

THE TIMES Monday

First... Will Torvill and Dean add Olympic gold to their list of titles? John Hennessy reports

... class... A question of class for the SDP

... advice... Best value in skiing holidays - on and off the slopes

Last tango... Empires come and go, but in Vienna, the ball never ends

... in Paris... The Koestler story, an "autobiography by two hands": the first meeting in Paris. Part One of a three-part series



Agreement on TV-am rescue

Technicians at TV-am have agreed to a plan to change work practices and shift patterns that should save £1.5m a year and secure the company's immediate future. Earlier, the company withdrew its demand for redundancies

Tax cut hopes raised again

The Chancellor has increased his leeway for tax cuts in the Budget by up to £500m by excluding public sector bank deposits from the definition of the Public Sector Borrowing Requirement

Hope on shares

After a 30-point fall in New York's Wall Street share market, and signs of a similar decline in Britain, investors remain confident about the long-term outlook

Jail alternative

The Home Secretary is studying a plan to empower courts to impose community service on fine defaulters rather than send them to prison

Scargill protest

Miners protesting against the 14-week overtime ban over pay confronted Mr Arthur Scargill at a pit in south Derbyshire

Master in mind

A dash of unseemliness has entered the debate over who will take over when Sir Alan Hodgkin retires as Master of Trinity College, Cambridge

Down today

Astronauts in the shuttle Challenger are due to land at Cape Canaveral today after an eight-day 3.2 million mile round trip

Pop star to wed

Elton John, the British pop star, is to marry in Sydney next Tuesday, his publicist said. The bride is Miss Renata Blauel, whom he met in London

Air black spots

A report prepared for the European Parliament pinpoints the danger spots in European air traffic and indicates the principal causes of accidents

Three sixes

Jayne Torvill and Christopher Dean scored three marks of 6.0 in winning the compulsory section of the ice dance competition at the Winter Olympics. The men's downhill was postponed through bad weather

Confusion in Olympic village

Sarajevo (AP) - Soviet and Yugoslav flags at the Olympic village were lowered to half mast yesterday to mark the death of President Andropov, but the Winter Olympic Games will not be cancelled.

Soviet athletes were reluctant to comment when approached by Western reporters and most expressed disbelief that Mr Andropov had died.

A speed skater, Sergei Berezin, from Gorkiy said "They haven't informed us."

Tamara Moskvina, a Soviet figure skating coach, was told about Mr Andropov's death by a reporter.

Asked if it could affect the Soviet competitors' performance, she said: "For me it's such unexpected news that I can't tell you now. I just can't find the words, because it's so

Funeral details point to Chernenko as successor

Andropov dies after 15 months in power

● The death was announced yesterday of President Yuri Andropov of the Soviet Union. His funeral will take place in Moscow next Tuesday

● The British Government has made clear its desire to continue the process of improving relations with the Eastern block and Mrs Margaret Thatcher is being urged to attend the funeral

● The United States intends to press for a resumption of nuclear arms reduction talks. Vice-President Bush has cancelled a tour of Europe because of President Reagan's continued absence in California

● One contender for the succession is Mr Konstantin Chernenko, the most senior Politburo member, who will organize the funeral (page 4)

By Richard Owen, Our Moscow Correspondent

The Soviet Union has been plunged into a fresh succession crisis by the death of President Yuri Andropov, announced yesterday, 15 months of rule, six of them from behind the scenes. He was the fifth Soviet leader, after Lenin, Stalin, Khrushchev and Brezhnev.

Tass said last night that the funeral would take place in Red Square next Tuesday. Mr Andropov's body will lie in state in the Hall of Columns near Red Square today, tomorrow and on Monday. Mr Andropov died on Thursday.

A medical bulletin signed by the Politburo surgeon, Dr Evgeny Chazov, gave the cause of death as "heart and vascular insufficiency". It said that Mr Andropov had suffered from blood fluctuations and diabetes, complicated by chronic kidney insufficiency, and he had required dialysis treatment from February, 1983 onwards.

Treatment had been initially effective, allowing Mr Andropov to work, but the condition had worsened at the end of last month, with "degenerative changes in internal organs and progressive hypotonia".

The funeral commission will be headed by Mr Konstantin Chernenko, aged 72, the Politburo member who lost the power struggle to Mr Andropov in 1982 after the death of Brezhnev.

This could be a signal that Mr Chernenko, who is the most senior Politburo member and the Central Committee secretary, is to take over, even if only as an interim leader. Mr Andropov headed the funeral commission after Mr Brezhnev's death, the first sign of his ascendancy.

On the other hand Mr Chernenko is regarded as a throwback to the Brezhnev era, and his appointment could be a reflection of his formal status rather than political power.

Observers said that the impact of Mr Andropov's rule, the shortest in Soviet history, would depend on whether youthful supporters such as Mr Mikhail Gorbachov or Mr Grigoriy Romanov gained the upper hand in the 13-man Politburo.

A key role is being played by Marshal Dmitriy Ustinov, the Defence Minister, who is regarded as the Politburo "king maker" and may be an interim leader himself.

The news of President Andropov's death was read out on Moscow radio and television. The announcement said that the leadership informed the people "with great sorrow" that Mr Andropov, described as "an outstanding leader of the Communist Party and the state", had died at 4.50 pm on Thursday afternoon.

well as to pay their respects to Mr Andropov.

Diplomats said that the funeral could be used by Western heads of government to make a fresh start in East-West relations after a year of tension and mutual bitterness over arms control. The Geneva arms talks collapsed last November when Moscow walked out, and none of Mr Andropov's statements since then had suggested a change of heart.

The first indication that a leadership crisis was in the offing came last Saturday when Marshal Ustinov suddenly cancelled a trip to India. Delhi was told not the Defence



Mr Andropov: Condition worsened last month.

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Royal Navy flies 400 out of Beirut

From Robert Fisk, Beirut

With heavily armed Druze militiamen and US Marines standing guard at both ends of the Beirut seaport, hundreds of British and American residents of the Muslim sector of the Lebanese capital were evacuated to Cyprus yesterday in a fleet of Royal Navy and US Marine helicopters.

By late afternoon almost 400 British subjects and Commonwealth citizens, together with Swedes, Belgians and Germans, had been airlifted off the Corniche by four Sea King helicopters, each emblazoned with a large Union Flag, which made 22 flights between the road outside the British Embassy and the Royal Fleet Auxiliary Reliant steaming off the Lebanese coast.

Meanwhile Lebanese government officials claimed that the Lebanese and Syrian Foreign Ministers were likely to meet in Damascus today and President Gemayel's broken administration may then make a formal offer to abrogate the May 17 unofficial peace treaty between Lebanon and Israel. The pact, which is already regarded as a dead letter by the Israelis, is bitterly resented by the Muslim opposition in Lebanon and the treaty's destruction has been the first demand of both Syria and the Druze during the past week's fighting.

The Saudi Foreign Minister, Prince Saud el-Faisal, is also expected at the Damascus meeting although no word has been received from Syria that it is to take place.

As Britons from all over west Beirut made their way by car and taxi to the Embassy through streets that still retained the eerie calm that has prevailed since Tuesday morning's shelling, Israeli jets could be seen high over the capital. And even as the first Royal Navy helicopters were approaching the seaport, the

Continued on back page, col 8

Washington to seek improved relations

From Nicholas Ashford, Washington

The Reagan Administration yesterday made it clear that it intends to make use of the change of leadership in Moscow after the death of President Andropov to press for improved relations with the Soviet Union and a resumption of nuclear arms reduction talks.

It is possible that President Reagan may travel to Moscow for the funeral as a gesture of his desire for better relations. However, Mr George Shultz, the Secretary of State, said that no decision to attend would be taken until Washington had been notified of the funeral arrangements.

Vice-President George Bush, who was due to leave on a three-nation tour of Europe yesterday, was ordered to remain in Washington because of President Reagan's continued absence in California.

It is likely that Vice-President Bush will represent the United States at the funeral if Mr Reagan does not attend.

In a formal reaction to the news of Mr Andropov's death, Mr Shultz said that the US remained ready for "a constructive and realistic dialogue with the Soviet Union. In this nuclear age the United States will work to build a more stable and positive relationship."

Mr Shultz said that the US wanted to find solutions to "real problems, not just to

Thatcher urged to attend funeral

By Philip Webster, Political Reporter

As Mrs Margaret Thatcher was urged by politicians of all parties to go to Moscow for President Andropov's funeral, the Government made clear its desire to continue with his successor the process of improving relations between East and West.

Although many at Westminster, including some in her own party, were voicing the opinion that a visit would provide the natural opportunity for the Prime Minister to build on the acknowledged success of her try last weekend to Hungary, it was said officially that no decision would be made about representation until more was known about the arrangements being made for the funeral by the Soviet authorities.

Sir Geoffrey Howe, the Foreign Secretary, in remarks of recent British utterances about the Soviet Union, said that he wanted the Soviet leadership to know that the Government remained committed to the search for an improvement in relations between East and West.

He expressed the hope that the new Soviet leader would follow the direction signalled by Mr Andropov in his message on January 24 when he spoke of the benefits of dialogue.

The Foreign Secretary spoke, in a BBC radio interview, of the high degree of continuity in the Soviet leadership, which was a collective one, and added that the death would not be the cause of increased tension between East and West. There would be no new initiative; Britain's initiative was a sustained one.

Downing Street, in a short statement, said that Mrs Thatcher learnt of Mr Andropov's death with regret, and that his loss would be widely felt.

Privately senior ministers were saying that Mr Andropov's death was likely to foreshadow a period of uncertainty in Soviet foreign policy, making it far more unlikely that the Russians would make any precipitate moves in the Middle East.

Mr Denis Healey, Opposition spokesman on foreign affairs, said: "Now that President Reagan and Mrs Thatcher have changed their position and said they want to have good relations with Russia they should take immediate advantage and try to get in touch with the new leadership as quickly as possible."

Dr David Owen, the SDP leader and a former Foreign Secretary, said that he hoped both Mr Reagan and Mrs Thatcher would go to the funeral. If Mr Reagan went it could transform East-West relations, he said.

Off-course IRA rocket hits school

From Richard Ford, Belfast

Twelve schoolboys escaped death yesterday when a Provisional IRA rocket missed its army target and smashed into their classroom.

The boys, aged five, were with their teacher at St Aidan's Roman Catholic Primary School in Whitecross, West Belfast, when the Russian-made RPG7 rocket blasted through the blackboard and hit a wall.

None of the terrified children was injured but they and their teacher, Miss Alacoque Logan, were treated for severe shock.

Brother Paul Dunlevy, the headmaster, said: "It is a miracle none of the children was hit. I am horrified that this has happened. It is a terrible thing when a school classroom with children in it is hit like this."

Miss Logan said: "Staff are angry that these people can have complete disregard for children's lives."

The rocket had been fired at an armoured car after a gang had held a family hostage overnight in a house near by.

Politicians urged Mr Gerry Adams, Provisional Sinn Fein MP for Belfast West, to condemn the action of his party's military wing. Miss Mary McMahon, a Worker's Party councillor, said: "These men are engaged in acts like this for political propaganda and if innocent people get hurt they write them off as casualties of war."

The bungled attack is certain to be privately criticized by leading members of Provisional Sinn Fein as it risked innocent lives in a strongly nationalist area of Belfast.

The Provisional IRA admitted that four volunteers had carried out the attack and said it would hold an investigation. Last night detectives were questioning several men.

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Motorist to reap benefit of petrol 'war' with price cuts and free gifts

By David Young, Energy Correspondent

Motorists will find a full-scale price war at the petrol pumps from Monday morning as the oil companies follow Esso in reducing prices and Shell in launching marketing campaigns to win customer loyalty.

All the big oil companies, Shell, BP, Texaco and Mobil, have followed Esso by reducing pump prices for four-star by 4p a gallon. Conoco, which operates the Jet chain, has cut prices by 5p a gallon.

Shell will launch a "Make-Money" campaign which offers a total of £2m in prize money. Motorists can win up to £10,000 by matching halves of imitation banknotes.

News of the campaign led to Esso, the largest petrol retailer, cutting its prices. Shell has now followed the Esso price cut.

Other companies have marketing campaigns ready to launch. Mobil is about to offer its customers tokens on each purchase which will be redeem-

able on any item on sale at its forecourts - "from petrol and oil to chocolate bars and garden gnomes".

"The fact that we have all followed with similar price cuts means we are back to square one. The motorist will benefit but there is a danger that the Chancellor will now feel that he has more scope for petrol duty increases than the 8p that had been anticipated", one oil company official said.

"Since BP attempted to increase prices last spring and was forced to retreat when the other petrol companies undercut it, four-star petrol has remained at an average of 183.7p a gallon.

Petrol station operators have increased margins for some months but the petrol companies have argued that this has been at their cost, with dealers being subsidised, and that little profit has been made by the oil companies from sales at the pumps.

For that reason all the companies have been attempting to increase forecourt sales volume and return to the days of the early 1970s when marketing campaigns led to a degree of brand loyalty.

The companies have been developing their sites to make them more attractive to motorists and to offer a wider range of goods on sale.

The new price cuts will also lead to a return of free-gift promotions, with drivers being offered items such as glasses and pottery mugs with their petrol. Mugs and soup bowls have been the motorists' favourite gifts, according to market research.

One oil company spokesman said yesterday: "A wet spring could help our sales. We have a warehouse full of folding umbrellas which we could give away with every tankful sold."



Fire victims (from top): Yvonne, Denise, and Amanda, all killed; and Craig, who survived.

Man and 5 children die in fire

From Tim Jones, Cardiff

Six members of a family, including two young twins, died yesterday in a fire that destroyed the interior of their council house. Neighbours trying to rescue them from the blazing house at Tonyrefail, Mid Glamorgan, were beaten back by intense heat.

The six who died were Mr Kevin Fisher, aged 26, and his stepchildren, Yvonne, aged 20, Denise, aged 13, Amanda, aged six, and twins David and Damien, aged two and a half.

Yvonne fell back inside an upstairs room after screaming for help to save the young children. She could have saved herself, but apparently returned in an attempt to rescue the children.

Mrs Lynda Fisher, aged 39, and her son, Craig, aged 10, were persuaded by neighbours to jump from a bedroom window. Last night Mrs Fisher, who has been married five times, was said to be in severe shock in hospital and Craig's condition was described as fair.

Last year Mrs Fisher lost both her parents, and her daughter, Natasha, born as a triplet at the same time as David and Damien, also died.

Mr Kenneth Parsons, a part-time fireman, had been alerted by his bleeper and ran out to discover the fire was in his own street. With Mr Wayne Murphy he broke the fall of Mrs Fisher and Craig, and tried to put a ladder up to a bedroom window but failed because of the heat.

Two teenage neighbours, Diane Owen, aged 18, and her sister, Lisa, broke down the back door before being driven back by flames.

Mr Tom Bailey, a senior divisional fire officer, said: "The two youngest died in their beds, probably without knowing anything about the blaze".

A fund has been launched for Mrs Fisher.

Publicans to fight betting office Bill

By Rupert Morris

Publicans are campaigning to block a private member's Bill that would allow betting offices to install televisions and soft drinks machines.

The Bill, introduced by Sir Ian Gilmour, Conservative MP for Amersham, and due for debate on March 23, is supported by the Home Office, bookmakers and gamblers.

But publicans fear that on Saturday afternoons in particular they will lose trade from customers who leave to place a bet, returning to the public house to drink and watch the racing on television.

Mr David Carter, national secretary of the National Association of Licensed House Managers, said: "We are concerned that our members will lose trade if this Bill becomes law. We also think this could be the first step towards betting offices applying for licences to sell liquor and we have sought several MPs' support on this matter."

MPs could block the Bill at the committee stage, but the most serious obstacle to its passage is probably the Commons timetable.

The bookmakers, who are intensifying their campaign for the Bill, argue that the level of betting tax has led to an increase in illegal gambling with some publicans taking bets over the bar, and put bookmakers out of business.

A 5 per cent drop in betting office licences granted last year compared with the previous year is attributed by the Betting Office Licences Association to the 1981 tax increase. That, it says, resulted in off-course gamblers having to pay an extra 10 per cent on all bets, deterring gamblers and resulting in a reduction in the Exchequer's takings.

Sir Ian Gilmour said he hoped that the licensed trade's objections would be seen to arise purely from vested interest and that no group of MPs would mount a sustained campaign against the Bill.

Replica revolver found in jail

Several inmates at Winslow Green prison, Birmingham, were interviewed yesterday after the discovery of a replica .357 revolver which the police believed was to be used in an attempted escape.

The replica, capable of firing blanks, was wrapped in plastic in a lavatory cistern in the visitors' section. It is assumed to have been left there by a visitor.

convicted Mr Runciman will get the job.

He said: "It would run true to form because the Prime Minister has a habit of giving jobs to her political opponents. She does not like sociologists or tall, landed aristocrats."

"If she appointed anybody on her side she would choose Hugh Thomas (Lord Thomas of Swynnerton, historian and chairman of the Centre for Policy Studies, Mrs Thatcher's private think tank), but would anybody in Trinity talk to him?"

There is a kind of cult about the Trinity mastership, Lord Butler, of Saffron Walden, appointed by Lord Wilson of Rievaulx in 1965, captured it in his memoirs. Part of it involves the job going alternately to a scientist and a humanist another pointer to Mr Runciman, a fellow of the college since 1971.

Other names in the gilded frame, according to the gossip mills, include Sir Andrew Huxley, the eminent biophysicist, Sir Peter Swinnerton-Dyer, mathematician and new chairman of the University



Marumac Crystal, an Irish Wolfhound, at Crufts yesterday with its owner, Miss Mary McBryde, from Trowbridge, Wiltshire (Photograph: Suresh Karadia).

'Therapist' dogs to befriend the lonely

At the opening of Crufts Dog Show at Earls Court yesterday a charitable scheme was launched to demonstrate that a dog can be more than merely decorative (Tony Samstag writes).

Drawing from medical research in the United States, PRO Dogs, an animal welfare charity based near Maidstone, Kent, has organized a visiting service designed "to bring happiness and fun into the lives of the elderly, the handicapped and children in residential care."

Such "pet therapy" is being taken increasingly seriously because there is evidence that the isolated and ill benefit from regular association with animals. A scientific symposium on the subject was held in Vienna last year.

PRO Dogs has already accepted more than 100 dogs of all breeds for what it calls its "PAT" (Pro Dogs Active Therapy) scheme.

The only requirement is that the animal must pass a temperament test to establish that it can cope with much friendly attention. The owners, presumably, are expected to be affable too.

Elderly people who have to give up pets when they leave their own homes are especially responsive to the visits, PRO Dogs said from its stand on the ground floor of the Earl's Court stadium.

Elsewhere in the stadium a cheque for £1,800 was accepted by Prince Michael of Kent, courtesy of Flax, a Labrador which has its own bank account.

Flax belongs to Commander and Mrs David Ramsey of Chichester, West Sussex, who raised the money by door-to-door collections for the Hearing Dogs for the Deaf charity.

Death pact of shipping firm chief

Sir John Fisher, a shipping firm chief, and his wife, Maria, took their own lives because they could not face life without each other, a coroner at Barrow-in-Furness, Cumbria, decided yesterday.

Sir John, aged 91, and his wife, Lady Fisher, aged 78, a former Austrian opera singer, were found dead in her bedroom at their home at Newby Bridge, near Windermere on November 7.

Mr Wesley Ellison, the Furness coroner, told the inquest that it was clear from two notes left that the couple had intended to kill themselves. He said Lady Fisher had suffered pain she could no longer endure since breaking a femur and the "relationship between Sir John and his wife was such that neither wished to live without the other". They died from a drug and alcohol overdose.

Sir John was president of the Barrow-based shipping firm James Fisher & Son. During the war he took a prominent role in organizing the armada of little ships that rescued British troops from Dunkirk. The couple left a total of almost £2m.

GLC may have own film censor

By Our Arts Correspondent

The Greater London Council may set up its own film censorship board if the British Board of Film Censors does not tighten its restrictions on violence and sex.

A council report, compiled after interviews with more than 20 women's groups, unions, film producers, and anti-pornography groups, says that most believed that some films contributed to violence and mugging, perpetuated racial stereotypes, and portrayed women in a degrading role.

The council member who chaired the all-party committee, Mr Ken Little, said yesterday: "It is clear to us that people across the whole social spectrum are concerned about the effect some films have."

"Violence is by far the most important aspect. The feeling was that violent films must contribute to violence on the streets," he said.

BBC-ITV satellite scheme dismays advertising agencies

By David Hewson, Arts Correspondent

Advertisers and film-makers are starting to view the prospect of a joint ITV-BBC satellite television service with dismay.

As talks continue on forming a partnership to resurrect the satellite scheme which the BBC postponed because of its cost, the Institute of Practitioners in Advertising (IPA) has given a warning of grave risks of "the public broadcasting 'duopoly' being given a stranglehold on DBS" (Direct Broadcast by Satellite).

The body, which represents advertising agencies, said yesterday: "If this happens, we are concerned that the vested interests of the current ITV contractors will stifle the imaginative development of DBS, to the detriment of the emergent DBS and cable industry, as well as the viewing public."

The move has also caused concern among cinema groups which fear that the Government may offer a guarantee of no competition to the BBC-ITV partnership as an incentive to launch the £35m project.

Such a guarantee would extend into satellite broadcasting the closed market that the BBC and ITV companies have in buying feature films for showing on television. The cinema companies believe that the closed market keeps their price low.

The IPA has suggested that the satellite contracts should be put out to open tender, and has castigated the commercial television companies which, it says, have enjoyed a privileged position for many years.

"To give them a major commercial stake in DBS would place in their hands a control over media which would enable them to determine for themselves the course of the future development of public broadcast services, the choice of priorities in allocating resources, who should be invited to participate, and what price the advertiser should be made to pay."

"Such a development would seriously undermine investment in cable, indeed it would indirectly give the Independent Television Contractors' Association (ITCA) companies control over UK cable. The substantial investment which the Government seeks from private investors in cable will be placed at risk."

Those who invest in the development of new programmes for cable would see some spreading of the risks involved if DBS channels offered a potential outlet for their programmes. That was more likely to be the case if the operation of DBS channels was to be open to market tender rather than kept for the benefit of the ITCA.

The number of jobs created by the emergent communications will largely depend on the Government's commitment to encourage innovation and competition, the advertising agencies believe.

Women could soon share top civil servant's jobs

By Richard Evans

Some of Whitehall's most senior civil servants may soon be working part-time or sharing their jobs with women under a government equal opportunities scheme.

Lord Gowrie, Minister of State for the Civil Service, has backed a plan to extend part-time working opportunities and to look at job-sharing schemes. Such experiments should not be confined to the lower Whitehall grades where most of the staff are women, he says, but should be encouraged at all levels.

That could include the highest ranks, such as permanent secretaries who are all men, Mrs Jean Thomason, deputy general secretary of the Council of Civil Service Unions (CCSU), said yesterday.

"It may be easier for a parliamentary secretary to be part-time than a clerical officer", she said.

The Government's plans come in the wake of a report entitled *Equal Opportunities for Women in the Civil Service*, produced after a two-year study by Civil Service unions and management, which produced 73 recommendations.

"We want to achieve equality for women in the Civil Service through job opportunity and quality of treatment", Mrs Thomason said.

"The fundamental point that has come across very strongly is that the main reason why women fare less well than men is because they break their careers to have and care for children and to look after elderly relatives."

Railway death

Mr Horace Alden, aged 63, of Creighton Avenue, St Albans, Hertfordshire, whose total deafness made him unaware of a warning horn, was killed on Thursday after being hit by a train on a level crossing.

£1,000 fine for demolition

Keith Parnell, a builder who demolished a listed Georgian building without permission from the city council, was fined £1,000 and ordered to pay £450 costs by magistrates in Stoke on Trent yesterday.

Parnell, aged 39, whose business is in Elsing Street, Fenton, Stoke, bulldozed the building but denied the charge of demolition, using a section of the Town and Country Planning Act as his defence.

Mr Simon Tonking, for the

Trinity's top man is sought in whispers

By Peter Hennessy and Lucy Hodges

The gossip mills of Cambridge and Whitehall are beginning to turn on who will be the occupant of the Master's Lodge at Trinity College, Cambridge, once Sir Alan Hodgkin, Nobel prizewinner and eminent scientist, has retired in the summer.

Great efforts will be made to keep the selection process decorous. After all, it is a royal appointment and the Palace is involved. Should it become raucous, steps will be taken to keep the fact from the public.

The mysterious Mr John Catford, appointments secretary at No 10, who was educated next door to Trinity at St John's, has yet to meet in secret conclave for the last time with the senior fellows of Trinity when names of the good and the great will be passed round the table with the Madeira.

The new master will preside over one of the grandest Cambridge foundations, established in 1546 by Henry VIII, which educated the Prince of Wales in 1967-70. He will be responsible for 120 fellows, 220

sustain Trinity's rich portfolio of investments, maintain its ancient buildings and priceless Wren Library, entertain in the grand manner and set a tone appropriate to a citadel of the higher learning. A skill at managing clever, sometimes difficult, people and a taste for the subtler arts of academic politics will be a great asset.

If 10 Downing Street has its way, the choice of successor will be about as open as that of Mr Andropov's. Yet already a dash of uneasiness has intruded thanks in part to the Prime Minister's taste for the pure outspoken members of the right-wing branch of the British thinking classes.

Mrs Margaret Thatcher will recommend a name to the Queen when Mr Catford has done his rounds.

Already the academic fur is flying around Mr Walter Garrison (Gary) Runciman, aged 49, scion of great Liberal family, benefactor of such progressive causes as the Child Poverty Action Group and - big black mark in Mrs Thatcher book - a sociologist.

bumpy ride with the nation's most famous monetarist but who at 68 might be a little old.

The more racy might press the claim of Professor Sir Dimitri Obolensky, a Russian prince and Professor of Russian and Balkan History at Oxford. He is a former Trinity man and has the virtues of being tall, handsome and very grand, with the appealing habit of wearing a red smoking jacket to tutorials.

To add to the mystery, nobody is sure why Sir Alan could not quite summon sufficient votes among the fellows to stay in the job. He was obliged to submit himself to a complicated reelection procedure on reaching 70. He is described as nice, competent and clever but may have lacked a little of the verve Trinity men like to see in their master.

It is the stuff of which television serials are made. It ends theatrically with the new master thumping on the gate of the Trinity Lodge before steering a stately course across its Great Court.

For the Prime Minister it has its attractions - it is much more fun than picking a

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Israel faces its biggest crisis since ill-fated invasion

From Christopher Walker, Jerusalem

When the hard-pressed members of the Israeli Cabinet meet tomorrow to discuss a revised strategy to cope with the chaos of Lebanon, they will be facing their biggest dilemma since the ill-fated invasion was launched on June 6, 1982.

The impending collapse of President Gemayel's regime, the disintegration of the multinational force and the return of West Beirut to the control of pro-Syrian militias has, in the view of many observers, left Israel potentially in a worse position than when its tanks first rumbled northwards.

The difference is that now there are 10,000 Israeli soldiers inside Lebanon, suffering an average of 15 ambushes a week, and no longer any Major Haddad to control the buffer zone along Israel's northern border," one diplomat said. "It is not so much that Israel is back to square one, in many ways it is back to minus one."

The sense of disillusion long voiced by Opposition politicians about the war is now also detectable in the remarks of some ministers. In the other camp, Mr Ariel Sharon, the discredited former Defence

Minister, chose this week to accuse the Israeli Opposition and news media of causing the achievements of the war he launched to be squandered.

The general was speaking only hours after *Al Hamishmar*, the paper of the left-wing Mapam Party, accused him of responsibility "for what has proved to be one of the greatest tragedies for the Jewish people since the Second World War".

The bitter mood was summed up by Mr Yossi Olmert, a Tel Aviv University expert on Lebanon. "Above everything, there is a deep sense of disappointment about the war," he said. "Israelis feel that somehow the West suffered. Israel lost. The Syrians are winning, the Soviet Union is winning and the more radical elements in the Arab world are celebrating."

Against this sombre backdrop, which may yet combine with 200 per cent inflation to unsettle the shaky Shamir Government, the Cabinet is under mounting pressure to sanction, at the least, a further deployment of Israeli troops to a new front line south of Sidon and its hostile population



Flying the flag: British civilians waiting to be evacuated from Beirut by Royal Navy helicopter.

Republicans vent their anger on Reagan aide

From Christopher Thomas, Washington

The Reagan Administration was confronted by anger and confusion from its own party yesterday over its continuing bombardment of anti-government positions in Lebanon and its assertion that US Marines may remain in Beirut for months.

If the relentless naval shel-

ling of hostile Syrian and Muslim targets in central Lebanon and areas east of Beirut continues the President can expect a serious Democratic-inspired Congressional and constitutional confrontation over his "war making" powers.

Mr Kenneth Dam, the

Deputy Secretary of State, was greeted by groans and hisses from Republican House members when he told them that the Marines may not be redeployed off Lebanese soil for long and one source yesterday said Mr Gemayel's resignation might precipitate a swift withdrawal of all the Marines.

A third of the 1,500-strong

Marine contingent is to be moved to ships within 30 days. The Administration seriously doubts the ability of President Amin Gemayel of Lebanon to survive for long and one source yesterday said Mr Gemayel's resignation might precipitate a swift withdrawal of all the Marines.

Mubarak flies in to consult Mitterrand

From Diana Geddes, Paris

President Mubarak of Egypt, who arrived in Paris yesterday, is due to hold talks with President Mitterrand on the Middle Eastern crisis this morning before flying on to Washington later today for further talks with President Reagan.

As well as discussing the rapidly deteriorating situation in Lebanon, the French and Egyptian leaders are expected to examine the possibility of resurrecting the Franco-Egyptian resolution put before the UN Security Council in July 1982, calling for the "mutual and simultaneous recognition" of the PLO and Israel, and the right of self-determination for the Palestinian people.

Meanwhile, France is holding firm to its decision not to pull its troops out of Beirut until they are replaced by a UN force. M. Claude Cheysson, the Foreign Minister, told the parliamentary foreign affairs committee that France "cannot desert Lebanon without some solution involving the substitution (of the multinational force)".

There is broad political agreement on the position adopted by the Government. Both the Communist Party, hostile to France's presence in Lebanon, and the right wing RPR party have come out with statements of approval. The Catholic Church has also expressed support. In a joint statement yesterday, Cardinal Lustiger, Archbishop of Paris, and Cardinal Joseph Bernardin, Archbishop of Chicago (which

has the largest Lebanese community in the US), said that it was "The duty of the great powers not to abandon Lebanon to an appalling solitude on the grounds of short-term considerations or false pretexts".

With a death-toll of 84 among French members of the multinational force, most people are anxious to see France pull out of Lebanon. A poll carried out before the latest upsurge in violence showed 47 per cent opposed to the continued presence of the French contingent in Beirut, compared with only 32 per cent in favour. Socialists and Communists were the most in favour of withdrawal.

France's decision to maintain its forces in Beirut at present, while the other three members of the multinational force prepare to withdraw theirs, is not seen as particularly remarkable here. It is accepted that France has greater cultural and historic ties with Lebanon than Britain, Italy, or the United States. The French have also long since come to expect their country to play a key role in world affairs.

M. Charles Hernu, the Defence Minister, has cancelled all trips out of Paris to be able to keep in close touch with developments in Beirut where there are 6,000 French residents as well as the 1,240 members of the French contingent. M. Hernu has already made it clear that France would be prepared to participate in an eventual UN force in Beirut.

Gemayel may not be dumped

Damascus (NYT) - Lebanese opposition leaders meeting here with Syrian officials and among themselves are reported to be divided over whether President Gemayel of Lebanon should resign.

President Assad of Syria has been holding talks with Mr Walid Jumblatt, the Druze leader, Mr Suleiman Franjeh, a Maronite Christian and former president of Lebanon, and Mr Rashid Karami, a Sunni Muslim and former prime minister. The three Lebanese leaders were to return to Lebanon soon.

One diplomat said he thought President Assad might decide to make a deal with President Gemayel "rather than with an unknown quantity".

Western sources said they viewed the flurry of meetings here in the past three days as a further indication that the struggle over Lebanon's future had moved from the military to a political phase.



President Assad: Might make a deal

Why a £30 charge was made

By Colin Hughes

The Foreign Office yesterday dismissed accusations that the £30 charge for being evacuated from Beirut was "blood money".

As the last of nearly 300 British civilians in Beirut left for Cyprus last night, the Foreign Office emphasized that the signed commitment to pay £30 towards evacuation costs was a standard procedure.

Two consulates were set up, one in West Beirut, and another at the port of Jounieh where the Cypriot ferry Sol Georgios docked yesterday to take on board evacuees from East Beirut.

The charge was based on the commercial fare from Lebanon to Cyprus. "No one is asked to come up with cash on the spot, and we are not aware of anyone refusing to sign the form on previous occasions", the Foreign Office said.

The same fare was paid by the British who fled Beirut in 1982; those leaving Tehran in 1979 paid £68. The Government makes up the rest of the cost.

Mr Vivian Bendall, Conservative MP for Ilford North, called the fee "blood money" in the House of Commons, but the Foreign Office said: "We are not extorting money from anyone. They have been warned since last September to leave, and they are only paying the same amount towards evacuation that it would have cost them to leave normally."

Robert Fisk in Beirut

British depart with touch of style

It was one of those things the British are supposed to do so well, like the Coronation or the Last Night of the Proms. There on the Beirut promenade stood the beleaguered British citizens of the world's most dangerous city, waiting for the Royal Navy to come to their rescue.

And when the first Sea King helicopter did come thrumming in over the Mediterranean with a massive Union flag on its side, and touched down on the Corniche in a storm of sand, out stepped a handsome, blond-haired naval lieutenant with gold braid on his shoulders, who looked every bit a Horn-blower hero.

Of course, things were not quite that simple. Almost half the first 100 evacuees turned out to be Cypriot students with British passports, Canadians and Syrians, and Lieutenant Richard Okill turned out to have some Naval ratings with a smart line in mild abuse. "You spell my name without an apostrophe", the lieutenant announced, at which a Cockney voice was heard to say: "Tell him about the boil on your backside, Sir."

The lieutenant, whose Pembroke accent gave the Beirut seafarers a faintly Welsh flavour, stared with something approaching apoplexy at the Druze militiaman who wandered into the British Embassy compound carrying an AK47 automatic rifle with a white carnation taped to the barrel. "Good Lord", he muttered, and one saw his point.

But there was about it all something rather nostalgic, a touch of the Englishman abroad that Noel Coward

battles for comfort, and Mr Hector Munro, one of Middle East Airlines' British pilots, who was due for a vacation anyway, and turned up with his wife, Elaine, wearing a rather snappy golfing hat.

There was Mrs Carol Debs, who left her house with her two children last Monday precisely 10 seconds before a shell hit the building next door and filled every room of her home with shrapnel. For some it was the fifth evacuation from Beirut in eight years. Old friends met again in the lines waiting for the helicopters.

The British Embassy staff watched it all like satisfied schoolmasters. The trim and mustachioed figure of Col Cross, the military attaché, went about telling the navy how jolly well they were performing and the slightly lugubrious figure of Mr David Miers, the ambassador, engaged in small talk with the departing Britons, a faint smile on his face as if he was bidding farewell to guests at a cocktail party.

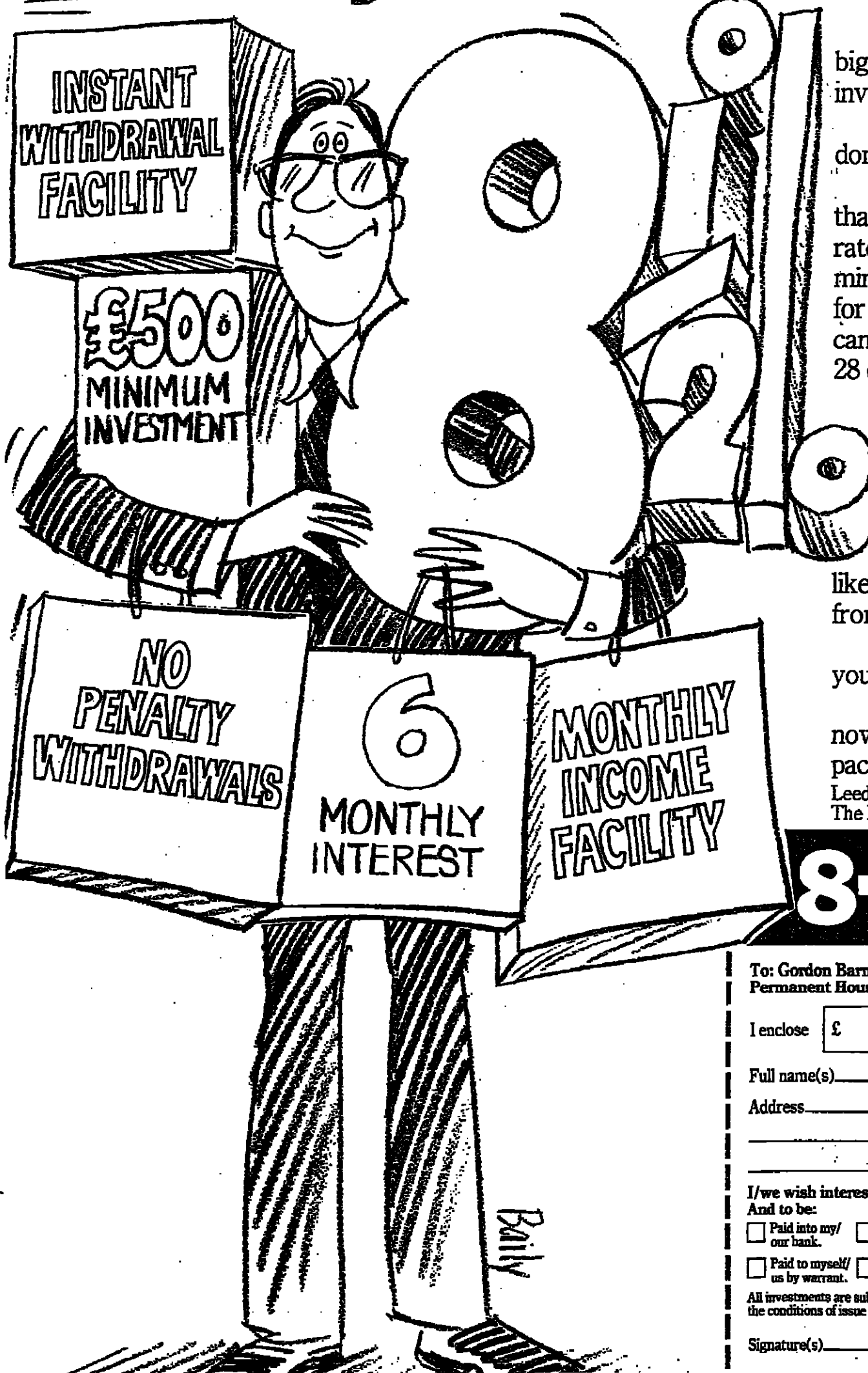
There was, too, a gentle, middle-aged lady who smiled a lot but would not give her name and was at first unwilling to talk about the shellfire that had burst around her home last Monday.

"I can describe it to you," she said quietly, in a rather ordinary Home Counties voice. "It was a night of terror. And I also felt peace." She looked at the ground and would talk no more of her discovery.

By mid-morning, the wind had softened and the Sea Kings were flying out at 10-minute intervals to HMS Reliant.

There were few tears on departure which is not really

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PERMANENT

Honduras threatens to help El Salvador crush guerrilla forces

From Alan Tomlinson, Tegucigalpa

The chief of the Honduran armed forces, General Gustavo Alvarez, said his troops may enter the war in El Salvador if it appears that the leftist guerrillas there are defeating the Army.

He said Honduras has already carried out a number of operations to "clean out" border areas and the need for some kind of sandwich operation in conjunction with Salvadoran forces may arise.

He was speaking at the Big Pine 2 exercises, which have involved 5,000 Honduran soldiers and as many as 10,000 US military personnel came to a close after six months. A US Army statement said that the exercises had probably been the longest in American history.

The next round of manoeuvres, to be known as Grenadier 1, begin in May or June and will probably involve Salvadoran Army units. Meanwhile, the Honduran Government intends to move nearly 20,000 Salvadoran refugees to the interior of the country from border camps which, it says, are havens for the guerrillas.

The refugees and international relief workers at the camps say they are being relocated to leave the area clear for incursions into El Salvador.

Senior US military commanders refused to comment on allegations made by an American Senator during a fact-finding tour of Honduras that

five years of exercises are being planned.

Senator Jim Sasser, the senior Democratic member of the Senate's military construction appropriations sub-committee, said US military officials had told him that Grenadier would be followed in the autumn by Big Pine 3 and that subsequent rounds of manoeuvres were contemplated for four years thereafter.

US officials would confirm only that about 800 troops will remain in the country, although at times this caretaker presence will peak at around 1,700 men. They also disclosed that reconnaissance aircraft are to be deployed in Honduras later this month.

Mr Sasser said his tour had



Mr Sasser: Concerned by American spending.

convinced him that US military installations in Honduras far exceeded the needs of exercises.

He said money was being diverted from exercise and operations funds to build "an extravagant infrastructure for some future military contingency". Clearly, the Reagan Administration did not go before Congress and spell out its full intentions or debate the nature of the US mission in Honduras.

His committee had approved only \$21m (£15m) to build two airstrips but six had already been either built or lengthened to accommodate C130 troop transports and three more were planned. Two radar stations and 13 miles of tank traps near Nicaragua had also been built from exercise funds and two ammunition depots and a barracks were on the drawing board.

A US Embassy aide put the cost of Big Pine 2 at between \$30m and \$40m.

Mr Sasser said that while a budget request for designing a permanent US base had been withdrawn for the time being by the US Defence Department, there was pressure from General Alvarez to create a permanent facility at the regional training centre near Puerto Castilla where Salvadoran and Honduran soldiers receive instruction from US Green Berets.



Four-to-one: Police arresting an agitator in Amritsar during a strike over Sikh autonomy.

India braced for execution today

Delhi (AFP) - Indian security forces have been put on maximum alert amid fears that today's scheduled execution of a Kashmiri militant could set off terrorist actions.

They said trouble could come from separatists in Kashmir and radical Sikhs in neighbouring Punjab.

Magbool Butt, a leader of the Kashmir Liberation Front whose freedom was demanded by the kidnappers of an Indian diplomat later murdered in Britain, was twice condemned to die.

Bomb damages Turkish Consulate in Cologne

Cologne (AP) - A bomb tore through the Turkish Consulate here early yesterday, causing moderate damage but no injuries in the latest attack on Turks in West Germany.

No one claimed responsibility for the attack, and the Consul-General said not threats had been received beforehand.

The one-and-a-half million Turks living in West Germany seem to bear the brunt of hostility against foreigners by neo-Nazis and other extremists.

The country has 4.6 million foreign residents.

On Monday, arsonists set a Turkish textile shop on fire in Frankfurt, causing damage worth 150,000 marks (£38,000) but no injuries. A slogan reading "Ausländer raus" or "Foreigners out" was painted on the building.

The Turkish Consul-General, Mr Ilhan Yigitbasoglu, said similar slogans occasionally appeared on the walls of the Consulate.

Greens lick their wounds over general's defection

From Michael Binyon, Bonn

Leaders of the Greens yesterday angrily condemned General Bastian's decision to leave the party and sit as an independent in the Bundestag, and insisted they would not cooperate with him.

Taking stock of the damage the defection has caused the volatile and fissiparous movement, Herr Ott Schily, Speaker of the parliamentary faction, said he did not have the slightest understanding General Bastian's step. Other members of the party rejected his sharp criticisms of party organization and policies, and said no one else supported General Bastian or was ready to follow him in resigning from the party.

Frau Petra Kelly, a close friend and political ally of the general, said however she understood his motives, although she was not willing to leave the Greens herself. She called on her colleagues not to blacken his name, he had lost his political competence, and had suffered from the lack of solidarity shown him by other party members.

General Bastian's decision, seen by his many opponents as inevitable, is the first serious split in the 27-strong parliamentary group, which has been riven in recent months by personality and policy clashes. Last month General Bastian accused his colleagues of dishonesty, intrigue and one-sided anti-Americanism.

Once a member of the Christian Social Union and a senior general in the Bundeswehr until his removal over public disagreements about arms policies, General Bastian was always an incongruous figure among the more radical and casually dressed younger members of the party. His departure is a serious matter however, for if the Greens suffer only two more defections they will cease to constitute a parliamentary faction, with a consequent loss of money and representation on parliamentary committees.

Among the reasons General Bastian gave for his departure was the party's waste of money and resources.

British MP tells of flood havoc

From Stephen Taylor, Harare

An entire village of about 3,000 people disappeared in the floods which hit south Mozambique in the wake of Cyclone Domoina last week, a British MP who has just visited the devastated area said here.

At least 109 people are known to have died in the floods but Mr Edward Rowlands, MP, a former Minister of State in the Foreign Office during the last Labour Government, said the Mozambique Government was deeply worried about the missing villagers. "Relief workers have no idea where they are", Mr Rowlands said. "The village has simply vanished."

The cyclone and floods have compounded the effects of Mozambique's catastrophic drought. At least 30,000 people died in the provinces of Maputo, Gaza and Inhambane last year but according to representatives of voluntary organizations operating in Mozambique in the past three months the toll might be as high as 200,000.

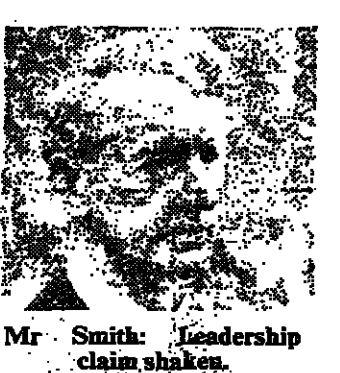
Mr Rowlands said that the floods had washed away maize crops in Maputo and people were desperate for seeds. In addition, the cyclone had stripped cashew trees of the pods which constitute Mozambique's main export.

Another blow to Ian Smith

Harare (AFP) - The Republican Front led by Mr Ian Smith, the former Prime Minister, suffered another blow to its shaky claim to leadership of Zimbabwe's white community yesterday when a twelfth white independent member of Parliament was elected to a former Republican seat.

The party now has just eight of the 20 seats reserved for whites in the 100-member Parliament controlled by the Zimbabwe African National Union (Zanu), led by Mr Robert Mugabe, the Prime Minister.

Mr Peter Field, a sugar-cane farmer, won the south-central Lundi constituency after the Republican Front failed to nominate a candidate.



Mr Smith: Leadership claim shaken.

Australia's new chief rebukes top judges

From Tony Dobson, Melbourne

The High Court of Australia has handed down a ruling which in effect sustains the right of appeal to the Privy Council despite an agreement between the federal and state governments that such appeals should be abolished.

The decision, handed down on Thursday, drew a swift reaction from Senator Gareth Evans, the federal Attorney-General, who said that it was unacceptable. Allowing appeals to continue even in a limited range of cases was "completely inconsistent with the position that the High Court is the final court of appeal for Australia."

The High Court by a 5-2 majority found that Caltech Oil (Australia) had the right to ask the New South Wales Court of

Appeal to leave the appeal to the Privy Council against a lower court ruling that it owed XL Petroleum (NSW) a \$150,000 (£96,000) in exemplary damages.

Sir Harry Gibbs, the Chief Justice, and Justices Mason, Wilson and Dawson said that the Constitution recognized the right of appeal.

However, the majority opinion said: "We should not and cannot speak for the judicial committee committee (Privy Council), but we can say with confidence that it is inconceivable that this court and the judicial committee would proceed concurrently to hear appeals from the one judgment of the Supreme Court of a state."

Nakasone's gambit in the Diet

From Richard Hanson, Tokyo

Mr Yasuhiro Nakasone, Japan's Prime Minister and leader of the Liberal Democratic Party, appears this week to have set the stage for a significant strengthening of ties with a leading middle-of-the-road opposition party, the Democratic Socialists.

This possibility that Mr Nakasone is considering a broader coalition to ensure Government stability after the LDP's election setback last December when it lost its absolute majority in the Diet.

Speculation has been fired by what appears to have been a carefully orchestrated political gambit in the Diet session that began this week. Mr Nakasone ostentatiously welcomed as bold and epochal a proposal by the chairman of the Democratic Socialist Party, Mr Ryosaku Sasaki, to create a consultative forum with opposition parties.

The DSP ranks number two among parties and holds views nearly identical to the Liberal Democrats on a number of key issues. Nonetheless the possibility that the DSP could split from the loose opposition party front and join the Government is intriguing politicians here.

To bolster its control, the LDP has already been forced to invite the smallest opposition group, the New Liberal Club, into the Government.

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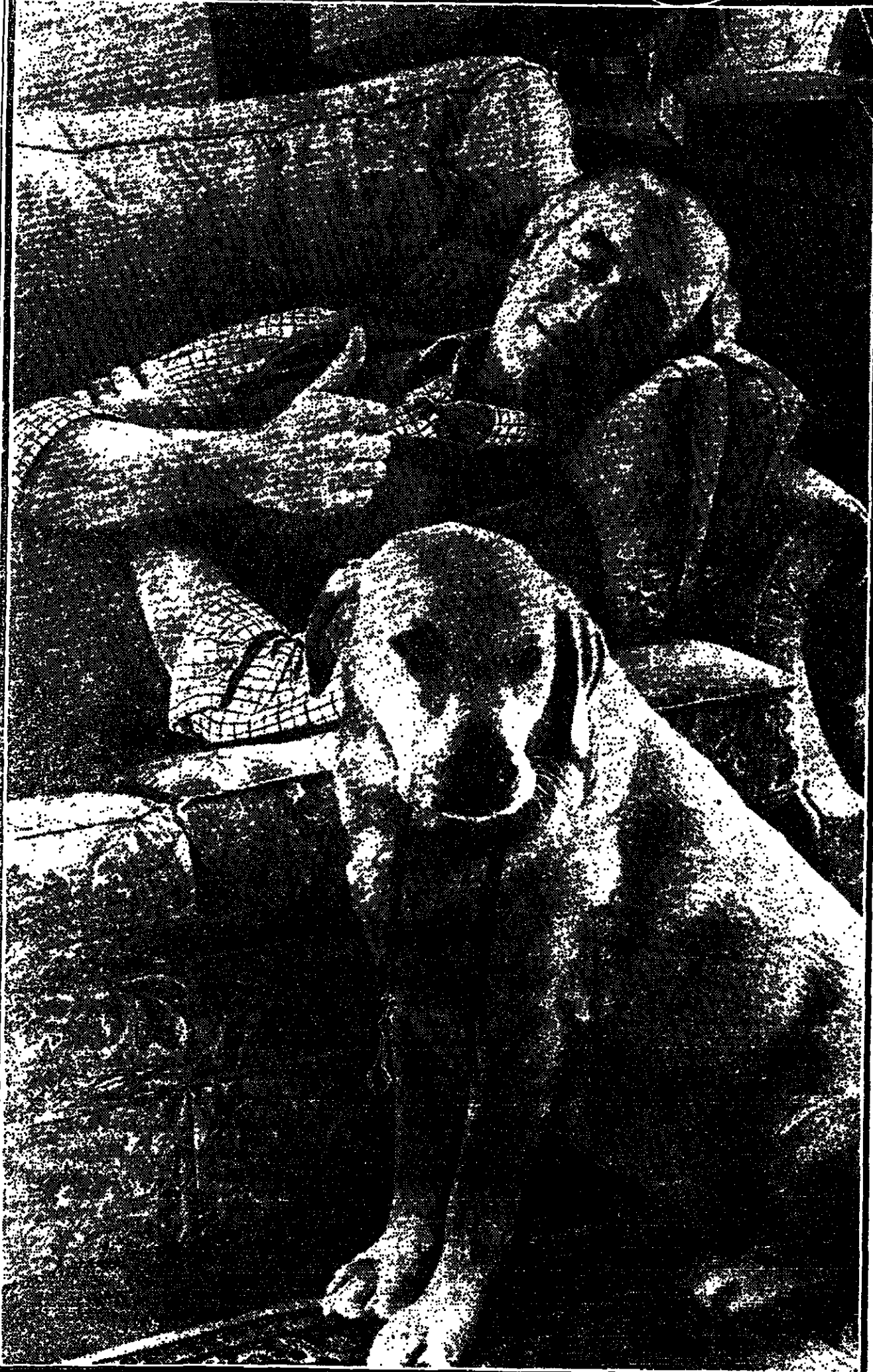
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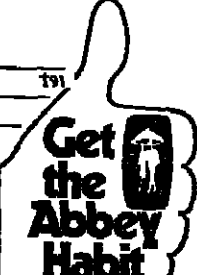
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THE ARTS

Radio

Shakedown times

Six weeks old next Tuesday, the new arrangement of the late Radio 4 evening has still to achieve what changes to broadcasting schedules quite often do with astonishing rapidity: assume the air of something that has been there forever. This may in part have been because of that early January start when a kind of national hibernation sets in: at all events, the two hours from 9.30 to 11.30 pm still sound as if they are trying to shake down.

Like the half hour space that used to be from 10.30 to 11, the little 15-minute gap at 9.30 is being used predominantly for repeats. Kenneth Williams' *Ad Lib*, Gemma's *Garden*, *High Street Africa Revisited*. All good stuff, but there is an opportunity here to develop new talks series or small features which I hope will not be lost. One much-publicized idea of the rescheduling was to give *Kalidoscope* a slightly later start, thus enabling it to return to its original practice of reviewing first nights on the night. I suppose to get an off-the-top-of-the-head reaction as opposed to something more considered really is a bonus - or is it?

In the first few weeks, however, your actual first nights were, for seasonal reasons apparently, pretty thin on the ground. Since then the rate has improved somewhat, although I suspect that in fact the slightly later start is not quite late enough to do the job thoroughly. Where the programme would really like to be is where (if my memory serves) it was when it began, 10.30. But there is little hope of that. In other respects, it really sounds much like its old confident, unrescheduled self.

So to *Book at Bedtime* where the difference is that bedtime is now defined as 10.15 instead of 11. If you were in the habit of listening comfortably in bed, either you crawl in earlier and risk insomnia, or listen before you go to bed and lose the last half of the ITV news - both possible irritants. However, if the experience of those responsible for the hour that follows is anything to go by, traditional Radio 4 audience irritation with changes has on this occasion been markedly less than usual: complaints to *The World Tonight* about its new placing and format virtually dried up by the end of the second week. Perhaps it is the hibernation syndrome again.

It is here in the hour between 10.30 and 11.30 that most of the

shaking down is still to come. I am not referring so much to the most obvious change - the disappearance of a full-scale news bulletin at the front of the programme. This, according to its new editor Blair Thomson, has been changed in response to a very clear audience expectation that news bulletins on Radio 4 are things that happen on the hour. So if you start at the half-hour you must do something different, which in this case is to take the major stories and explore them as they come up. In any case the method is in keeping with *The World Tonight's* new intention not just to deal in news and reactions, but to use the extra time to develop its tradition of analysis and the examining of implications.

So far, so reasonably good, but come 11 a note of dissatisfaction creeps in. This is when *The World Tonight* seems to break off, and for the next 15 minutes *The Financial World Tonight* takes up the microphone. This introduces a distinct, and to my ears somewhat indigestible, change of subject matter and style. Then at 11.15 (except on Fridays, when *Week Ending* begins) *The World Tonight* proper comes back.

Should they lighten the tone. The risk is that this section will become divorced from the rest, a sort of comic's corner. Should they, as in my hearing they have done more often, attempt to reestablish the tone of the first half-hour? That is not quite right either: after *The Financial World Tonight's* brisk approach, it sounds unduly weighty for the time of night. Taken with everything that has gone before, it helps to create a sequence of broadcasting that is too long, too dense and too heavy for the very late evening. Instead of a book at bedtime we now have a bit of a sandbag.

One other factor does not really help: at 11 pm Radio 4 divides up, and the remainder of *The World Tonight* is consigned to the long and medium waves, and falls victim to a very horrid loss of sound quality. No fault of the programme, but it tends to sour the listener's attitude. So later, having groped his way to bed, he lies awake composing letters to the Home Office, demanding explanations about why they cannot clear the upper reaches of the VHF more rapidly and give each of the net works its own uninterrupted frequency.

David Wade

Theatre

An oratorio for the people

The Hired Man

Nuffield, Southampton

If Britain were a people's republic, Melvyn Bragg and Howard Goodall's musical is just the kind of work that would receive the blessings of the Ministry of Culture. It is a heroic pageant of working-class life from the turn of the century to the eve of the depression, celebrating worker's power to withstand everything the century can throw at him and still sign on for the next job.

Mr Bragg's novel took its outline from the life of his grandfather, but there is small trace of any personal element in the stage adaptation. The early scenes do build up the picture of a particular northern community, with its outdoor sports and pub life, and its custom of the hiring ring where masters and workers strike their bargains. We seem set for a story of three brothers. But as soon as the march of history gets under way, two of them fade out, leaving John and his family to do solitary battle with the twentieth century. And in a piece saluting the dignity of labour it is odd to find a workaholic hero whose inability

to relax almost wrecks his marriage.

However, such personal questions are soon eclipsed by events. John and Emily abandon the land for the colliery. The disaster of the war and the death of their son is followed by a mining disaster and the death of Emily. Mr Bragg chucks everything in and all individual colour drains out of his people, leaving only melodramatically manipulated emotion: such as the scene in which the couple renew their love, after which the pit roof is bound to cave in.

This is to reckon without the transfiguring effect of Mr Goodall's music which may not rescue the dialogue from banality, but does confer an epic nobility on the group scenes and justifies Mr Bragg's sacrifice of private to public feelings.

Scored for two pianos, trumpet and harp, this is music in the English folk tradition: not modal, but effortlessly melodic and redolent of the countryside, combining even the brassiest march tune with a sense of regret and loss. The lyrics add to this effect with metres that allow separate motifs to flower into varying phrase lengths always, at some point, giving the voices of David Gilmore's cast the chance to soar. The



Phyllis Logan, David Tysall: from low key to high emotion

result may not be precisely a musical, but it is a magnificent peoples' oratorio.

As the central couple, Phyllis Logan (who much impressed in *Another Time, Another Place*) and David Tysall set the style with honest, low-keyed performances that take off into high emotion with the music.

Irving Wardle

Operetta

The Gondoliers

Sadlers Wells

After a *Martha* that traduced the very name of Friedrich von Flotow the New Sadler's Wells Opera has come up with a *Gondoliers* to end its season that should sit happily in the repertoire for a number of years, quite apart from a visit to Opera North, its next stop. For that much credit must go to Christopher Renshaw. Mr Renshaw's staging is inventive without being ingenious and has a sure feeling both for the moments requiring over-statement and those that benefit from understatement. And above all he knows how to get the best out of his collaborators.

Tim Goodchild provides two nicely contrasted sets. Venice arises from the waves in Act I with plenty of channels for the arrival of sundry gondolas; the waters looked a little choppy on the first night, but doubtless someone will pour some oil on them, or on the pulleys beneath the boats.

The Court of Barataria in the second act indeed has a sunny, Spanish shore where Marco and Giuseppe dispose themselves in Victorian bathing costumes. It is all a little reminiscent of the Neapoleon Jérôme Savary created for *La Belle Hélène* in Paris a year ago. But no matter: some beaches must stay in the public domain. Michael Corder, usually encountered in Rosebery Avenue with the Sadler's Wells Ballet, has provided some of the sharpest choreography I have seen on the operetta stage for some time. He has his singers counting away (silently) like professional dancers.

The cast, despite one or two obvious weaknesses, is a judicious mixture of the experienced and the up-and-coming. Donald Adams, who took over from Darryll Fancourt in the D'Oyly Carte long ago, is still in imposing voice as Don Alhambra, swishing his Grand Inquisitorial whip and relishing every slice of stage business. John Fryatt's Duke of Plaza-Toro is equally assured and equipped with a Harold Wilson accent. As Tessa (Janine Roebuck) does a Thatcher-imitation, this

Gondoliers is in some ways cast at the highest ministerial level.

Kim Begley and Richard Jackson are well-contrasted as Marco and Giuseppe, despite the fact that Mr Begley is a tenor who looks like a baritone and Mr Jackson a baritone who looks like a tenor. A complicated situation, as Gilbert would have said, but both have youth, charm and a clean vocal line. Laureen Livingstone (Gianetta) sounded a little below par on opening night, and for once was outpointed by the Casilda, played by Sandra Dugdale as a quasi-intellectual from Harold Wilson-land.

Wyn Davies began unobtrusively with the orchestra, aware probably that *Gondoliers* has its weaknesses, especially the music for Luiz and Casilda. Gilbert provided some of his wittiest lyrics but one of his worst plots, with its *Trovatore* parody denouement. Why, he even pinched the name of Inez, the foster-mother who tells all, from Verdi's opera.

John Higgins

Television

Musical tragedy

Miss Onwenu Onwenu is a Nigerian television journalist who combines that craft with singing. In last night's *World About Us* special, *A Squandering of Riches*, on BBC 2, she twice joined these talents which was a pity - rather as if Fred Emery were to close *Panorama* with an emotive pop number.

When we last saw Miss Onwenu she was belting out a gymnastic number, magnificently swathed in what appeared to be yellow chiffon. The words were denied us and though the performance was impressive, it sat oddly at the end of this sad story of how what one witness called "moral decadence" had brought the country to its knees.

The film was made a month before the December coup and had to be brought up to date by Miss Onwenu's narration. Nigeria became independent 24 years ago. It was a country with a promising agricultural base,

an educated elite, rich in minerals, and it was discovered oil. It sustained a bloody civil war but not affluence.

Nigeria's oil drew people from the land. Making money became a much smarter thing to do than making things. Industrialists went in for private jets - one apparently maintained two at a cost of £1m a year - and bribery on a scale that raised eyebrows internationally.

From having the possibility of self-sufficiency in food and enviable prospects compared with its other African states, Nigeria hit hard times. Food is imported and scarce, inflation rife. Again, the military govern.

Miss Onwenu hoped it would work. There had been another change, she said: Nigerians were now blaming their leaders instead of colonial powers.

Dennis Hackett

WEEKEND CHOICE

It is not necessary to have read Rosamond Lehmann's novel *The Weather in the Streets* fully to appreciate the quiet power that is generated in Julian Mitchell's television adaptation (tomorrow, BBC 2, 9.30 pm), or sensibly to appreciate the point that Miss Lehmann was trying to make. "It was fun, wasn't it darling?" says the adulterous husband to the mistress whose bright flame he has snuffed out with only a token show of regret. This is the archetypal rose-and-thorn love story. The important plusses are, of course, the relevance of the period (England between the two world wars) and the social divide between the lovers. A combination of restrained direction (by Gavin Millar) and what must have been a generous production budget has helped to ensure that Rosamond Lehmann's visualization is not a betrayal of Rosamond Lehmann's textualized.

A *Touch of Culture* (tonight, Channel 4, 8.30) begins as a conventional PR job for the Royal Shakespeare Company, making its annual sortie to Newcastle-upon-Tyne. Then, it raises its sights and suffices its sense context into which it fits not only the glamorous RSC but the North-east's own home-grown theatrical enterprises that derive their strength from the community.

The air is thick with hatchets most of them heading straight for Walt Disney, in Russell Davies's documentary about the pioneer cartoon maker, *Walt Disney, Or What You Will* (tomorrow, Radio 3, 5.10 pm). For some of the rest of the time Disney is turning a dagger on himself, though the programme suggests that he does not have the wit to realize what he is doing.

Peter Davalle

DINSDALE LANDEN
NICKY HENSON
JENNIFER HILARY
JILL BAKER
SUFFICIENT CARBOHYDRATE
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AMBASSADOR LIFE

SPORTING DIARY

Spelling it out

Like everyone else, the Liverpool and Zimbabwe goalkeeper Bruce Grobbelaar was surprised by his team's 2-2 draw with third division side Walsall in the Milk Cup on Tuesday. "If there was a result like this in Africa," he said, "Walsall's witch doctor would be under very close investigation."

England's rugby drubbing in Edinburgh last Saturday was also the subject of a useful humour. After the match the chairman of selectors, coach and captain found themselves standing with their backs to a brick wall in the dressing-room. Coach Dick Greenwood said: "Well, hand me a blindfold." Captain Peter Wheeler added: "Am I allowed a last wish?"

At least England have won the Five Nations Stiff Upper Lip Competition.

Jimmy Greaves is making a comeback to first division football. He and his television colleague Ian St John will fight out a penalty competition before the televised Luton v Manchester United game tomorrow. "They both want the pleasure of telling the other man he's a blindfold," said a Luton spokesman. So it should be a draw.

Give and take

The Welsh may have stolen the honours at the Five Nations tournament last week, but it did not go all their own way. Someone sneaked into their changing room and stole £700 from their pockets. Still, it makes a change from people sneaking into rugby changing rooms to give money to players.

BARRY FANTONI



'How would you like me to be your new chairman?'

Ski high

Lapsed Norwegian Audun Endestad is competing for the United States ski team now, after whizzing dramatically to and fro across the Atlantic to become a US citizen in time. He flew from Yugoslavia to Salt Lake City last weekend, needing both Ronald Reagan's signature and a special act of Congress. Now he is back in Yugoslavia, and set to compete in the 50 kilometre Nordic skiing event.

Boycott out

Abandon hope if you want to buy a picture of the greatest cricketer in the world. True, the original paintings for the best-selling book *The Lord's Taverners Fifty Greatest Cricketers* are on sale at the Cafe Royal from Monday until Friday, but the portrait of Geoff Boycott is not available. Someone - not, I fancy, Ray Illingworth - has already snapped it up for a mere £980. The picture of a man with an equally remarkable batting technique, Bishen Bedi, has somehow gone missing.

Clay models

All right, England is not too hot at cricket and rugby just now. But the British are knocking spots off every one else when it comes to clay pigeon shooting. Did you know we have no fewer than seven world champions? And that in 1983 we won 48 medals in international events, 27 of them gold?

Fighting talk

Don't write off welterweight boxer Stewart Darden, who is convalescing from a head injury. Says promoter Vic Wambold: "He's completely normal in every respect except that he can't walk yet, because he can't move his right foot. Mentally he has a few problems. He can recognize everybody and talk to them. He just gets confused at times."

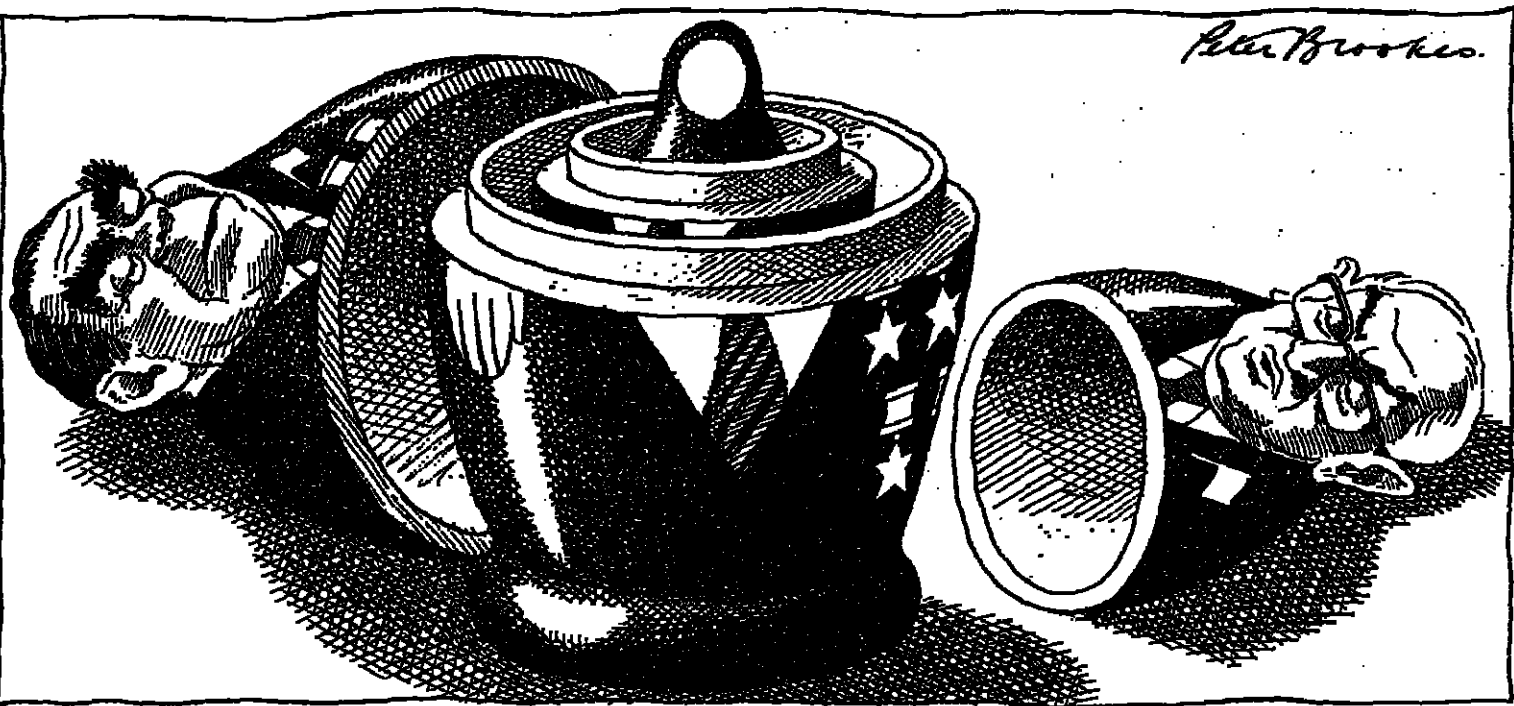
Making a mint?

Stan Flashman, the Wembley tout renowned for his imaginatively priced Cup Final tickets, has sponsored the printing of lottery tickets for the Alliance Premier League side, Barnet. He lives near Underhill, Barnet's muddy slope of a ground, and has paid all the printing costs for the tickets. The back of each carries the message: "Stan Flashman for all theatre and sporting tickets."

If you consider that to be barbed exhibitionism, here's a barbed variety: two women boxers fought toppers for a £150 purse (if not a handbag) in Liverpool last week. One of the contestants, billed as Jumping Jane, said: "We were both nervous the first time out, but in the excitement you soon forget you are out there, naked to the waist, in front of hundreds of leering men."

Simon Barnes

What did Andropov achieve?



As the Kremlin power struggle intensifies, Richard Owen asks if even the tentative reforms of the past 15 months can survive

It began 15 months ago with a crackle of expectancy, with troops moving on to the streets in an almost coup-like atmosphere, and ended yesterday in a welter of rumour, deception and Byzantine intrigue. The Andropov era, for the average Russian, had by the end become symbolized by the nightly television news programme in which the leader appeared only as a two-dimensional portrait waned on the end of a stick at Supreme Soviet election meetings.

"We need a strong and visible leader," one Muscovite said this week (not too loudly) as indications grew that Andropov might have died. "This is an embarrassment." Since August last year, when Andropov last appeared in public, officials had kept up a barrage of disinformation (some of it absurd) designed to assure both foreigners and the man on the Moscow street that Andropov was not dying but "temporarily indisposed".

For some Russians the tactic worked. Russians are not used to questioning statements about Kremlin leaders, and the very creation of an invisible Andropov persona through statements to *Pravda* and constant invocations of his name almost dignified the vacuum. This week, even after Marshal Ustinov, the Defence Minister, had mysteriously cancelled a visit to India, there was a sense not so much of crisis as of uncanny calm. Russians had lived without a visible leader for six months: why not another six months?

When I saw him at Kremlin meetings or on Red Square he always seemed a remote figure, faintly smiling, staring at the world through his spectacles as he walked, slowly and stooping, at the head of the Politburo. When he disappeared, his strangely sinister presence still seemed to hang over Moscow and dominated all conversation. It worked partly because the Politburo needed to maintain a facade while it manoeuvred - but also because the

stricken Andropov continued to wield power behind the scenes. His had always been a successful leadership: no giant portraits of Andropov went up on Moscow streets to replace those of the vainglorious Brezhnev. There are some large red posters by the roadside assuring Muscovites of Andropov's devotion to raising living standards, but they are relatively modest, and may now disappear. The Andropov family was not involved in the kind of high-level corruption which permeated Brezhnev's relatives, and his son Igor was seen as a career diplomat rather than the recipient of undeserved paternal patronage.

Nobody even knew (despite incessant inquiries by foreign journalists and diplomats) whether Mrs Andropov was still alive, or indeed if Andropov had married twice, as many believe. There were few jokes either - not only because it is foolhardy to joke about a man who headed the KGB for 15 years (and still held the files), but also because this austere, secretive politician inspired fear and respect rather than derision, affection or otherwise. Some jokes went the rounds: the study of Soviet man at Moscow University had been altered to "Andropology": a cheap vodka put on the market last year was dubbed "Andropovka". That was all.

Unless Andropov is now succeeded by a leader fiercely loyal to his ideas and programme, the "Andropov era" may dwindle into little more than a transitional or caretaker period. When he moved into the party leadership with couple precision in November 1982, Andropov rolled up his sleeves and announced a crash programme of efficiency and discipline.

Dulled by the drift of the Brezhnev years, *Pravda* readers took note when Andropov told the Central Committee: "There are many tasks in our national economy which need prompt solutions." He added modestly: "I, of course, do not have ready-made recipes", but it was clear that here at last was someone with vigour and clear vision.

Overhaul of the police system was accompanied by a Stalinist campaign against dissidents and orthodoxy in the arts. Letters appeared in the press praising the KGB as knights in shining armour, stern guardians of the communist flame. Andropov rejected the idea that Soviet Marxism needed major revision but accepted the need for change after two decades of stagnation. He found himself using the police and the KGB to push through a limited reform programme in industry, agriculture and education against criticism not only from old guard bureaucrats who did not want their securities shaken by change, but also those on the liberal wing of the party who favoured more radical solutions.

Even as he lay dying, Andropov used his loyal lieutenants to purge the incompetent and inefficient, yet never once acknowledged that the Soviet structure itself was outdated, a relic of the Stalinism under which Andropov and his generation made their early careers.

But as the Politburo moves to resolve the leadership crisis which has been simmering since the autumn, many in the party are wondering how much the Andropov programme will survive, and whether it is worth their while implementing it. There are no signs so far that any of the men Andropov managed

to move into key positions in his last six months - Mikhail Gorbachov, Grigori Romanov, Vitaly Vorotnikov, Nikolai Ryzhkov - could do much more than try to protect the Andropov legacy from being whittled away. They face the powerful force of an entrenched bureaucracy and vested interests which even a ruthless secret policeman of Andropov's stature and intellect could not shift. If the Politburo plays it safe, power will pass to the generation in its seventies, with Konstantin Chernenko, Marshal Ustinov and Andrei Gromyko running the system.

There is enough of an "Andropov programme" in force to enable "Young Turks" like Mr Gorbachov and Mr Romanov to take reforms further if they gain power now. The December plenum - which Andropov did not even attend - was dominated by his disembodied voice. His unseen hand moved the pieces on the Kremlin chessboard. The internal party elections which ended last month removed a third of all regional party secretaries, the largest turnover since the Khrushchev era. As he lay dying, Andropov repeatedly ordered *Pravda* to attack party incompetence, using as an example the republic of Moldavia, with which Brezhnev - and not Brezhnevites - had strong ties.

But although there were signs that he took a relatively benign view of his predecessors, Andropov may not have been able to present evidence - to order the succession to ensure that the "Andropov era" does not follow the Khrushchev and Brezhnev eras into the memory hole of official Soviet wisdom. Given that Andropov's relatively brief tenure saw failure rather than progress in foreign affairs - in Afghanistan, in relations with China, above all on arms control and relations with the United States - there may be precious little left for Soviet historians unless Andropov's shadow proves so powerful that it commands and instructs the next leader from beyond the grave.

Bernard Levin is enraged - and exalted - at the Biko inquest re-enactment



Albert Finney as Sydney Kentridge: evil indicted in words of fire. Right, Steve Biko: in life, torture; in death official lies and contempt

Verdict: death that others might be free

words that were spoken in that Pretoria courtroom. Those, like the security police, the government's lawyer and the government's doctors, who there spoke words of baseness and mendacity, are here seen and heard as base and mendacious; those, like Kentridge (he appeared for the Biko family), who there spoke words of nobility and truth, are here seen and heard displaying those qualities. When we hear the shame at what was done to Biko expressed by those who condemn it, while those who did it or defend it display no shame but pride and contempt, we hear what the public in the courtroom heard; when the magistrate brings in the required verdict in the teeth of the evidence, the sickness it induces is what we would have felt had we been present.

As *est celare artem*: but this, as I had to remind myself a hundred times in the course of the evening, is not art, it is life. Of course, Jon Blair and Norman Fenton, who have edited the transcripts into this form, have used artistic skill in their selection of passages for inclusion, and they have sometimes broken up the testimony of a witness into separate "scenes", though in the court, the whole of his evidence would have been given at one go. No doubt this will give the defenders of South Africa (at least Professor Manning is at last dead, which will spare us a column or two of

repulsive cant) the opportunity to claim that *The Biko Inquest* is fiction. The answer to that is for visitors to Riverside to hang on tight to the most dominant and appalling truth of the experience: every word they hear was heard at the inquest. When Colonel Goosen of the security police stated unambiguously in the courtroom, and repeated firmly when pressed, that no text message was sent by him on a particular occasion crucial to the case, he lied on oath, and when Kentridge produced a copy of the text the existence of which he had denied, he was conclusively shown to have lied on oath. He was not in the least worried, knowing that he would be protected by his political superiors from the natural consequences of perjury. At Riverside we see the innocence of the liar; pray how much art would be required to improve on that, let alone on the no less faithfully transcribed slip of the tongue by the same witness, who, when intending to refer to "my interrogating officers", spoke instead of "my assaulting officers".

And so it is from start to finish. Take the acting, for instance. John Standing has played a good many odious creatures, and he does it with great skill and relish; here, as counsel for the government, he plays one who is plainly more loathsome than most. Yet there is no false emphasis, indeed there is no

emphasis at all; Mr Standing just speaks the lines in a voice that is almost without colour or variation of tone, and the strangling hand that grips our unconsciousness squeezes from it the truth that we are listening to something that is in effect a graphophone record.

The same is true, even more strongly, of Albert Finney as Sydney Kentridge, a portrayal that hardly ever touches anger, let alone stridency or melodrama; even the forensic use of sarcasm, in which Kentridge is a master when defending South Africa's victims or cross-examining the victimizers, is touched so lightly as to be almost indiscernible. And yet Kentridge, the latest in that great line of lawyers, from Cicero to Clarence Darrow, who have served truth against its enemies, comes to full life upon the stage, indicting wickedness in words of fire that burn the more savagely for being so carefully subdued. (The hypnotic force of the "play" is so remarkable that when, on the opening night, with the lawyer among the audience, the magistrate said "Very well, carry on, Mr Kentridge," Sydney found himself rising to his feet.)

For many years now, whenever I have wanted to be sure that I am still alive, I have tested my psychological reactions as a doctor tests physical ones by tapping the patient just below the knee; if the leg involuntarily jerks, its owner need not lose hope, and if, when I contemplate the things that are done to the good, the honest, the brave and the helpless in the Soviet Union or South Africa, I feel rushing through me the familiar rage against mankind's capacity for evil, I know that I am still not drowned in despair. It is a measure of the force and effect of *The Biko Inquest* that although I did of course feel that rage again and again in the course of it, the rage was by the end transmuted into a different feeling altogether, the feeling that comes through true artistic catharsis. Just as we do not leave *King Lear* destroyed by the horrors we have seen, so we do not leave Riverside brought low by the horrors we have heard about. Instead, there is a feeling of something strangely like exaltation, which comes - which can only come - from the realization that, however many more Bikos have to die, in the end we shall see in South Africa one more proof that a house built upon sand cannot stand, which is also what I realize when I think of Yuri Orlov, who yesterday completed seven years in a Soviet concentration camp for daring to ask whether his country was keeping its side of the bargain enshrined in the Helsinki Accords. The art in this play must indeed be powerful thus to invite comparison with Shakespeare. And yet it is not art and not a play; how much more powerful, then, must be the stark reality which has the same effect.

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David Owen

Why Moscow holds the key to Lebanon

The multi-national force in Beirut was a brave response to an appalling political and humanitarian debacle. We are in danger of forgetting that US, French and Italian troops went in originally to oversee the evacuation of the PLO at Yasser Arafat's request, only to be called back in the wake of the Sabra and Chatila refugee camp massacre. We in Britain came in reluctantly with a token force.

Some say that the peace-keeping operation was doomed from the start, fatally flawed by the inability of the US administration to provide impartial diplomacy to match the impartiality of the peace-keeping force. But such an outcome was not inevitable. The mistake of the Europeans was to allow the United States to control all the diplomatic and political negotiations with the Lebanese government and, larger, to threaten to withdraw their MNF contingents if the US continued to shut out the Syrians.

Unlike in the past, when Europe had criticized US diplomacy in the Middle East from the sidelines, on this occasion we were sharing responsibilities and casualties. The French were robust and independent politicians of all persuasions. Britain would have been better advised to have put in promptly a rather larger force. In fairness to the British Government, the ability to operate with a high military and diplomatic profile in the Middle East was gravely impaired by the lack of any all-party consensus in the House of Commons.

A combination of Enoch Powell's nationalism and Denis Healey's opportunism with the latest neutralism of Neil Kinnock's Labour Party meant that there was the constant fear of a major parliamentary row over any British casualties. It was not surprising, therefore, that the Government, with John Biffen, Leader of the House, openly agnostic, often appeared hesitant and uncertain about the extent of their commitment. A transfer of responsibility from the multi-national force to the United Nations was always desirable, but the key to such a transfer lay neither in Damascus, nor in Jerusalem, but in Moscow and in Washington.

The reality is that ever since November 1977, when President Sadat visited Jerusalem, the Soviet Union has been deliberately shut out of the peace process in the Middle East. The October 1, 1977 joint US-USSR communique stating the views of the Geneva co-chairmen on the objectives of a reconvened conference was abandoned. The partial peace settlement between Egypt and Israel will, nevertheless, prove to be a critical building block.

For an eventual peace settlement, yet Syria has gained immeasurably in relative strength in the region over the last few years. In part, this is because Iraq is pinned down in its war with Iran. In part because the United States did not understand that it was fatally weakening President Gemayel with the Muslim majority in Lebanon by allowing Israel to extract too high a price in the May agreement and then reaffirming its security pact with Israel. But mainly Syria's influence grew as the US deliberately ignored the Soviet Union over the Middle East.

What the Soviet Union needs is some sign from the Americans that they are prepared to bring it back into the peace process in the Middle East. This is particularly needed at this critical moment when the leadership is changing after President Andropov's death. The atmosphere would certainly be greatly improved if President Reagan attended Andropov's funeral in Moscow and talked to the new leaders about the Middle East.

It would probably be wise even to assume that the Congress, until 1985, but a decision to agree in this principle would set all the different negotiations in Beirut, Damascus, Amman and Jerusalem in a more hopeful framework. It should, above all, be sufficient for the Soviets to lift their implicit veto on an immediate reintroduction of a UN peace-keeping force into Beirut. We need urgently a decision from the Security Council to authorize such a peace-keeping initiative. The French have shown courage and tenacity over the last few months in the Lebanon. The experience of the French, British and Italian troops could be of tremendous value in providing the nucleus for quickly installing a UN force. There would obviously need to be representation from nations like Romania, Yugoslavia and the Scandinavian countries to provide political balance.

The United States, in the almost certain absence of any Soviet contribution, would have to withdraw its forces completely. Even Israel, which has always been the most pungent critic of UN peace-keeping, ought now to see that its own interests are not served by the present chaos.

The hard truth which President Reagan hopefully is beginning to realize is that there is no hope from serious dialogue and negotiation with the Soviet Union. In any area, whether Europe, the Far East or the Middle East where the super-powers are in conflict, neither can afford the luxury of totally ignoring the viewpoint of the other.

The author is leader of the Social Democratic Party.

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Woodrow Wyatt

Stand and deliver, Mr King

If the Government does not insist on secret postal ballots for union voting, the claims that it is going soft in its second term will be strongly reinforced. Nearly all union leaders are against postal ballots: most would not have been elected had they been in operation. The general council of the TUC is mainly composed of leaders who do not hold their office on the genuine universal suffrage of their members.

These are the union leaders the Department of Employment officials deal with. Anxious not to offend them, the officials have so far persuaded their ministers that postal ballots for the election of union officials are not necessary.

In the Committee stage of the Trade Union Bill on January 17, John Gummer, Minister of State at the Department of Employment, claimed that before the 1961 court case the Electricians' Union had a postal ballot, implying that postal ballots are no protection against malpractice. Branch officials received batches of ballot papers from head office which they were supposed to post to their branch members, who were supposed to post them back to the branch, where they were supposed to be counted, the numbers of votes put down to each candidate was then sent to head office.

In practice, branch officials who supported communist rule in the Electricians' Union omitted to send ballot papers to those likely to vote the wrong way. When the ballot papers were returned, branch officials adjusted the results by adding surplus ballot papers, of which there was a limitless supply, to the candidates of their choice.

Ministers are not ruling out postal ballots. They are saying that workplace ballots would do as well, and cite the pithead ballots of the miners in support. The recent election for the general secretaryship of the NUM has raised strong doubts about the ballot, which was conducted, partly because of the drop to 147,011 voting against 195,494 in March 1983.

Before it had postal ballots, it was habitual in the Engineers' Union for groups of like-minded officials to forge signatures of members who had not come to vote and to fill in their ballot papers in the preferred way. Signatures were never, or rarely, checked against those at head office.

The Government says it does not want to force too many changes on the unions. Yet even its broken-backed Bill would make unions like the NUM give each member a vote for each executive councillor, which at present they do not have. The extreme left tilt of the NUM executive arises through indirect voting. Since that is to be changed, it is not much more of a change to provide for full postal ballot voting supervised by an independent body, ideally a quango.

The unions should be obliged to send lists of members and their addresses to the quango, which would dispatch and receive back the ballot papers for counting. Complaints of omission could be referred to the quango, which would then turn them up with the unions. Additionally, the quango should be empowered to make spot checks comparing the lists supplied by the union with its own records. The quango would have the knowledge that such checks could and would be made would greatly reduce the temptation to fraud. The system would not be perfect, particularly to begin with, because many unions do not know the names and addresses of many of their members. The new procedure would encourage them to find out.

It is true that postal ballots do not achieve the same rate of voting as pithead ballots where the workers, all members of the same union in large units, pass the ballot places to and from work. But postal ballots, centrally controlled, have the supreme advantage of being nearly impossible to fiddle. Where they have replaced branch voting and other systems the rate of voting has multiplied several times over voting by previous methods. It is extraordinary that the Department of Employment has shown not the slightest interest in examining the procedures for postal ballots in the Electricians' Union, in which about 30 per cent of the members usually vote. More vote when the contest is expected to be close or is of particular importance.

As it is, the Government proposes to deny ordinary members even the right to choose by postal ballot whether they would like to have postal ballots for executive elections. No wonder the enemies of genuine democracy are laughing and its friends are grieving. The TUC general council is amazed and delighted at the Government's cowardice.

12,13
Travel: Old glory in the Southern states; a home exchange in California; flotilla sailing in the Aegean; fare deals

14,15
Travel; In the Garden; Review: Paperbacks of the month; Values on the latest in bathrooms; ideas for St Valentine's Day; Drink

THE TIMES Saturday

16,17
Preview: St Joan and Star 80; Films on TV; Critics' choice of Dance, Music, Opera, Theatre, Films and Galleries

19,20
Family Life: Leaving home; Bridge; Chess; Stamps; Prize crossword; Out and About: Hunting and fishing; The Week Ahead

11-17 FEBRUARY 1984 A WEEKLY GUIDE TO LEISURE, ENTERTAINMENT AND THE ARTS

Pulling power of the new pools



They have all the trappings of a tropical sunspot but they are here on our doorsteps. Rupert Morris tests the water in the leisure pools which are revolutionizing our idea of swimming

"Fulham Riviera" might give a better idea of the place, but it doesn't quite trip off the tongue. You would be unlikely to guess that inside the prosaically-named Fulham Pools are five separate pools: one with a beach, wave-machine and islands (with a porthole through which divers can be glimpsed underwater); one at the end of a water chute which twists through an imitation rocky; a shallow one for teaching; and an "activity pool", of conventional rectangular shape.

Nor would you expect palm trees and other tropical vegetation, and all the gaudy decor of the seaside. The point is that the Fulham Pools, in west London, like a rapidly increasing number of public swimming-baths in Britain, are part of the leisure-pool revolution.

Gone - or at least going fast - are the days when a visit to a public pool was a depressing, if not positively frightening, experience. No longer is the hapless swimmer forced to shiver in the changing rooms, weep from the chlorine, and cover from humiliated lifeguards only too anxious to enforce the long list of rules (no running, no jumping, no splashing etc.). At last swimming, liberated from its worst image of good, honest exercise, can be fun.

Palms, beaches and an atmosphere of the tropics

A leisure pool is more akin to a James Bond film set or something out of Disneyland than to the swimming-baths that some of us remember. The palm trees, the beaches, the gaudy decor are set in buildings heated to a temperature that is consonant with water kept at about 84°F. Wave-machines are a common feature, whipping up the water with air propelled by a fan through chambers hidden in the pool's walls. It is a place for the family, rather than the "serious" swimmer.

The new pools have proved a phenomenal popular success in the brief time since their introduction to Britain in the mid-1970s. They represent an extension of the "Sport for All" philosophy propounded by the Sports Council. A research document produced by the council recently shows that the next 10 years will see the building of more than 200 indoor pools, of which a third

probably the most spectacular, with water chutes and slides that emerge from an octopus, an elephant and a dragon, and a 25-metre surfing pool - complete with a wave-machine; the whole plastic-domed area is decorated like a tropical sunspot. Built in 1980 at a cost of £3m, it is Wales's foremost tourist attraction, with half a million visitors a year. It even makes a profit - something that hardly any other public baths could ever realistically contemplate.

More typical than Rhyll, but scarcely less ambitious, is the project recently completed in the London borough of Hammer-smith and Fulham, which now boasts two splendid leisure pools at Fulham and the White City.

They cost £7m but they have substantially reduced the annual losses previously made on the borough's two indoor baths and one outdoor pool, which were demolished five years ago. Whereas in 1977/78 251,000 people visited the old baths, this year - the first in which both the new ones will have been fully operational - about 900,000 are expected to come through the doors.

An even more resounding success, in percentage terms, has been achieved at the King Alfred Leisure Centre in Hove, near Brighton, where an annual figure of 81,500 swimmers has been transformed to 505,000 in the first year of the leisure pool's operation. The King Alfred pool may not enjoy the publicity of the nearby nudist beach, but it certainly attracts more swimmers. Brighton's old-fashioned indoor pools, meanwhile, have already noticed a sharp drop in attendances.

Even at Bletchley, near Milton Keynes, where one of the first leisure pools was built 10 years ago, attendances are still rising.

Tim Butcher, the 35-year-old manager of the Fulham and White City pools, verges on the messianic in his devotion to the concept. "The big difference between the old municipal baths and pools like these is that we have applied marketing techniques", he says, producing a series of posters which won a Sports Council award.

"Swimming pools are competing with other forms of entertainment. It's easy for people to turn on the television. To make them come here we've got to make it attractive. So there are no lists of 'dos and don'ts'. We don't treat people as potential hooligans, but as respectable customers, and we try to respond to their de-

manager if they have any complaints. And he talks constantly of the needs of different "user-groups", and the need for flexibility.

The result is a programme of activities that makes Butcher look like a rest camp. From 7.45 am to 9 am, the pools are reserved for members of the "Early Bird Club" (membership by subscription); from 9 am to noon they are used by schools, and in the afternoons they are open to the public at half-price, mainly for the benefit of the unemployed. On several evenings, they are confined to the over-25s, and there are special lunchtime sessions for the over-50s and "mothers and toddlers". The various different pools open and close at different times.

Besides the swimming, there is a sauna, solarium, spa bath, beauty treatments, keep fit and yoga classes. Children's parties can be arranged, and a series of

Christmas parties will be organized this year for the first time. A few years ago, who would have dreamed of having a Christmas party at a public swimming-bath? Admission to this wonderland costs adults 90p and children just 45p; adults get in for 45p in the afternoon.

The Fulham system may seem hyper-organized, but no one could fail to be impressed by the efforts made to cater for every kind of customer. Infants for instance, which few sane mothers would ever previously have taken along to the public swimming-baths, are provided with play-pens by the poolside, nappy-changing benches, and high-chairs in the restaurant. There are excellent facilities for the disabled.

There have been complaints, like the fact that the pool is never open after 8.30 pm. But experiments in late opening have proved that there is not

sufficient demand. Mr Butcher is now planning to set up a users' forum so that he and his staff can respond quickly to any suggestions.

His attitude is typical of the new consumer-conscious style of leisure-pool managers. Allen Sugg, deputy manager of the King Alfred pool at Hove, says: "Leisure pools give people more opportunity to express themselves. I think it's like the introduction of adventure playgrounds."

Mike Robertson, manager of the Bletchley Leisure Centre, whose clover-leaf-shaped pool is mainly shallow water, says that initial opposition was overcome when serious swimmers were given the option of swimming at newly-built competition pools within the borough. The leisure pool still attracts far higher attendances than any of its competitors, which is not surprising in view of the low admission price: entrance to the

King Alfred pool in Hove costs adults 75p (children 35p); at Bletchley the prices are 46p adults and 23p (children).

All this is evidence of how far public swimming-baths have come since the first stages of their development in Britain after the First World War. (We were slow to learn from the Romans who built baths of a magnificence that has never been surpassed, even by American multi-millionaires.)

The turning-point was the introduction of swimming to the school curriculum, an idea put forward in a book called *The Swimmer's Practical Manual*, published in 1864. The suggestion was sound, even if the authors deserve more credit for their foresight than for their poetry:

"To swim with ease, and confidence, and grace should in Great Britain have acknowledged place of recognition; and by law

be taught as freely as we're taught to read; forming a part in education's rule in every college, and in every school."

The advice was belatedly heeded, and with the help of a campaign in the *News Chronicle* in the 1930s, the first batch of municipal baths were built in Britain between the wars. There was then a lull until the 1950s.

By then people on the Continent were beginning to dream up more inventive schemes, and in 1957 one of the

Twinge of regret for the fate of the outdoor pool

first wave-pools was built, the Dianna baths, in Vienna. Such inspiration was notably lacking here where as late as 1970 the most notable advance had been changing the detergent from chlorine to sodium hyperchlorite, or chlorine mixed with ozone, which removes the pungent smell; heating methods also improved dramatically.

Now leisure pools are taking over and it would be absurd, in view of the evidence, to deny that they are what people want, or that they have introduced an enormous number to a healthy and enjoyable activity which they might otherwise never have experienced.

But one can be forgiven for feeling a twinge of regret at the accelerating rate of disappearance of open-air pools. Fifty-five outdoor pools have gone in the last five years and the Sports Council believes that of the 195 open in 1977, only 104 will definitely remain in 1992.

Mike Fitzjohn, of the Sports Council Research Unit in Manchester, says: "Most open-air pools date from the 1930s, and it's terribly difficult to make them pay their way these days, when they are only open for three or four months of the

for up to 20 in the big coastal resorts."

Weston-super-Mare, in Avon, is the only place in Britain with a newly built open-air leisure pool, although Southport may follow suit. Elsewhere, the unpredictability of the weather, the need for economy, and fluctuations in holiday trade have made outdoor pools scarcely feasible. The French have experimented on a grand scale with the millionaire's favourite luxury, the indoor/outdoor convertible pool; but even the most advanced dome-shaped, energy-saving contraption seems unlikely to attract many local authorities here.

Increasingly, councils are looking at ways of sharing pools with schools, and grafting them onto sports centres, or vice versa. This sort of development has the double advantage of spreading costs and providing extra facilities.

Perhaps those who want to swim and sunbathe are becoming more used to the idea of travelling abroad and are content with that. In spite of the splendour of last summer, there seems little likelihood of any slowing of the trend towards indoor pools. As Mike Fitzjohn puts it: "Swimming habits have changed radically in the past few years. It's not a seasonal thing any more. Nowadays people expect to swim all the year round."

That may be so, but there are still some of us who relish above all those few precious English summer days of Ambre Solaire and ice lollies, when there is nothing more exquisite than to lie in the sun until it hurts and then to rush headlong into the cooling water.

We cling to the hope that it is not beyond the wit of tomorrow's architects and technicians to design an economical, perhaps convertible, open-air pool.



Antique antics: baths at Charing Cross, 1875 (above), and Chiswick (1926)



Where you can swim away into the future

The leisure pools of Britain, as notified to the Sports Council, are:

Bletchley Leisure Centre, Princes Way, Bletchley, MK2 2HQ. (0908 77251).
Herringthorpe Leisure Centre, Middle Lane South, Rotherham. (0708 75197).
Pias Medoc Leisure Centre, Acrefair, Wrexham, Clwyd. (0978 2488).
Whitley Bay Leisure Centre, The Links, Whitley Bay, Tyne & Wear. (0632 31954).
Grimsby Leisure Centre, Cromwell Road, Grimsby, South Humberside. (0472 59161).
Oasis Pleasure Dome, North Star Avenue, Swindon, Wiltshire. (0793 33404).
Rushcliffe Leisure Centre, Boundary Road, West Bridgford, Nottingham. (0602 234921).
Magnum Leisure Centre, Irvine, Ayrshire. (0294 78381).

Northgate Arena, Victoria Road, Chester. (0244 312024).
South Shields Leisure Centre, Temple Memorial Park, South Shields, Tyne & Wear.
Swansea Leisure Centre, Cysternmouth Road, Swansea. (0792 49126).
Crowtree Leisure Centre, Crowtree Road, Sunderland. (0783 42511).
Elephant & Castle Recreation Centre, 22 Elephant & Castle, London SE1. (01-582 5505).
Broxbourne Leisure Pool, Broxbourne, Hertfordshire. (Hoddesdon 42841).
White City Pool, Bloomsbury Road, London W12. (01-743 3401).
Great Yarmouth Marine Centre, Marine Parade, Great Yarmouth NR30 2ER. (0493 51521).
Britannia Leisure Centre, 40 Hyde Road, London N1 5JU. (01-729 4485).
Cleethorpes Leisure Centre, Cleethorpes.

(Romford 751525).
Elswick Park Pool, Elswick Road, Elswick, Newcastle upon Tyne. (0632 737801).
The Fulham Pools, Lillie Road, London SW6. (01-385 7628).
King Alfred Sports Centre, Kingsway, Hove, BN3 2WW. (0273 734422).
Morecambe Leisure Park, Morecambe, Lancashire. (0524 419419).
North Larkfield Leisure Centre, Larkfield, West Malling, Kent. (0622 79345).
Rhyll Sun Centre, East Promenade, Rhyll. (045 31771).
Shanahill Leisure Centre, Shanahill Road, Belfast, BT13 2BD. (0232 41434).
Treviote Leisure Centre, Hawick Borders. (0450 74440).
Wester Hailes Education Centre, 5 Murray Drive, Edinburgh, EH14 2SU. (031-442 2201).
OUTDOORS:
Tropicana Pleasure Beach, The

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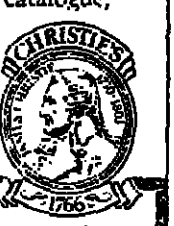
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VALUE IN ART

Edited by Shona Crawford Poole

Tim Jones investigates the persevering power and old glory of America's deep south

War and peace down the mighty Mississippi

With her tall tales of glory cutting through the magnolia-scented air, Amelia M. Fields is the kind of guide tour-operators dream about. For her, the War between the States, as it is referred to in America, ended but yesterday. And as she guides you through the battlefield at Vicksburg, where most of the combatant states have erected haunting monuments, the bayonets flash and cannons crash from the vividness of her mind.

Down from the high ground, where the trenches can still be seen, powerful tugs, at the head of barge islands carrying enough freight to fill 300 trucks, defy the current of the mighty Mississippi and remind every one that the two lands are now one.

Eventually even Miss Fields concedes that the land of cotton lost the war and that the legend on the badge in the museum that "The South Will Rise Again" is as insubstantial as the fog banks that swirl in from the mighty river in winter.

But she does it in a southern style that does nothing to any politician's office. In Natchez, Mississippi, a Californian recently arrived to manage an hotel said he was still reeling from culture shock, while in New Orleans an easterner complained the city was so slow. Precisely. Slow and easy. It is a quality that distinguishes the deep south from some other parts of the United States where hype takes over from hospitality.

Historically, the deep south may begin at the Mason-Dixon Line, but culturally it starts where the ubiquitous "Have a nice day" gives way to the drawing "You'll come back now".

The war, as Miss Fields manages to avoid telling you, was not only about economics. It was also about slavery. In their young history that truth appears to be too recent and painful to mention, which is a pity, for great strides appear to have been made to eradicate that part of their heritage. The black and white communities now work and live together in peaceful coexistence, although

they still prefer to play apart. It was the guide in Natchez who came closest to alluding to that which is not spoken of. "We do not wish to go back to the days when cotton was king, but we take pride in the legacy of those days."

She was talking as the coach drove towards one of the scores of ante-bellum houses that are open to the public. In these mock-Grecian mansions the 2 per cent of whites who were slave-owners became the American aristocracy. Southern belles in *Gone with the Wind* dresses greet visitors and prove the universal truth that money buys style wherever one is living.

The mansions are magnificent. The best of every culture has been copied, and some of the follies make even great English eccentrics appear mundane. Brave souls can sip a mint julep on a plantation veranda, although to turn good bourbon into sweet ranks in blasphemy with the Scots habit of destroying good whisky with lemonade.

In one mansion a beautiful guide in a dress that swept the floor related the tale of a slave-owner who told his favoured manservant he would be buried with him. Whether it was to be irrespective of his state of health at the time of his master's demise she did not say.

When Mr Samuel Langhorne Clemens was penning *Tom Sawyer*, Natchez under the Hill was a rough and raw rendezvous for rogues, rivermen and romancers. It still tries to live up to that reputation.

The jazz flows most freely and the drink trumpets blow loudest when one of the mighty Mississippi stern-paddle steamers ties up at the jetty. As luxurious as any hotel, these marvellous floating mansions provide an incomparable platform from which to appreciate the scale and power of the mighty river. Hedonists would have to try hard to better the sweet-life taste of sitting on the upper deck, nursing a cold drink, as the spray from the spinning paddles causes a rainbow effect on the shimmering, setting southern sun.

From its decks, even Baton Rouge, a kind of Port Talbot in the sun, looks tolerable. To be fair, this industrial city has two saving graces. The first is the remarkable Capitol building hustled up by the infamous governor Huey Long. He was assassinated on its steps for his pains. The second is a truly impressive rural-life museum which covers many acres.

After the lazy hours of the rural deep south, late-night Bourbon Street in New Orleans hits the traveller as surely as a deep draught of the roughest Tennessee apple. The sheer zest for life is invigorating and yes, of course, the jazz is wonderful.

From Preservation Hall, a National monument, where sad-looking Negroes, each one of them over 80, play the blues, to faster haunts where the beat is quicker, the trumpet sounds sing into the Louisiana night.

They call New Orleans America's European masterpiece, and unlike some of their old world counterparts, so hasty to demolish, its city fathers have been careful to preserve it as a living museum. It is said that if anyone tries to change so much as a brick in the French Quarter they will be thrown to the mercy of the crocodiles

which abound in the surrounding small-river countryside. Quite right too, for the buildings with their wrought-iron balustrades are a joy, as are the restaurants, where visitors can sample Creole cooking - crayfish, oysters, jumbo prawns and crab, sweet and spiced. How palates raised on such cuisine can eat grits, a tasteless corn porridge, for breakfast remains one of the unsolved mysteries.

Jackson Square is, as the southerners say, a wonderment. A grand Spanish-style cathedral provides the backdrop for street artists, market traders and gentle people who deny the myth that all America is a seething cauldron of discontent. The city is not all old. Its commercial heart has office blocks and hotels that reach up and up. The daring of their design makes one despair of British skyscrapers, although New Orleans has the great advantage of a big blue sky to play with. Even the airport has a happy ambience rarely found



Southern style: The butler mixes a mint julep at Mount Hope plantation, Baton Rouge; the stern-paddle steamer Natchez on the Mississippi at New Orleans

elsewhere. Fresh-fruit drinks are dispensed by smiling waitresses, plying their trade from the innards of giant plastic oranges, while others sell fresh fruit and nuts from mobile stalls. This is a particularly good year to visit the deep south, for New Orleans is spending more dollars than many small countries possess to stage the World's Fair. More than 20,000 hours of entertainment are planned. The "wonderments" will be many and magnificent. And when the excitement

proves too much, beyond the city there is a land bigger than Britain with a population of just seven million waiting to hope "You'll come back now".

10-day (8-night) tour of New Orleans and six other destinations in the deep south, including a sightseeing steamboat cruise on the Mississippi from New Orleans, by Kuoni in conjunction with Taik Tours, one of America's best coach-tour operators. Departs every Friday from May 11 to October 5. Tour price of £937 per person includes Pan Am 747 flight

from Heathrow, professional tour escorts, first-class and deluxe hotel accommodation in shared rooms, air-conditioned coaches, most a la carte meals, and a two-day admission ticket to the World's Fair. Other sight-seeing admissions and even tips are taken care of. For those who want more time on the river, Mississippi Steamboat Tours, a little more expensive, available on request. Full itinerary from the Kuoni Special Tours Department in Dorking (0306 885954). For brochure requests and reservations telephone 0306 885044.

Luxury swops that give new meaning to a home from home

Last summer I spent a three-week holiday living like a millionaire on a Californian hill-top. Lying in bed, dining on the terrace or simply sprawled on the lawn, each night I watched the setting sun adorn the nearby Santa Ynez mountains with a reddish glow. A few paces across the hilltop and I had a panoramic view over the city of Santa Barbara and the most beautiful stretch of coastline in southern California.

The house where I stayed with my wife and two children was equipped with what I, as an Englishman, regard as the ultimate in luxury living, but which many Californians regard as simple necessities - a swimming pool and a jacuzzi. There was a very large

station-wagon available when we wanted to go down to the beach, explore the surrounding countryside (where President Reagan has his mountain-top ranch) or sample the produce of local vineyards. And if we felt like staying "at home" we could gorge ourselves on avocados, peaches and citrus fruits growing in "our" orchard.

But perhaps its greatest attraction was that it did not cost us a penny. The reason is that we did a house exchange with a Californian doctor who took over our much more modest house in Washington. We definitely had the better part of the bargain.

Exchanging homes is becoming increasingly popular in the United States, and in some European countries as well. The most obvious advantage is that you can save huge amounts of money. The house I stayed in in Santa Barbara, one of the more upmarket of southern California's resorts, could probably have been let for up to \$1,000 a week and the total outlay for my three-week holiday would have been at least \$4,000.

But quite apart from that, I don't like holidays in hotels. I don't like the food, however good, I don't like being cooped



up in one room, however grand, and I don't like crowds. In a "home of your own", you can do what you want, when you want. And if you don't want to do anything at all, you can, without having to worry about meal-times or chambermaids wanting to make up beds. It is also fun to stay in someone else's house. By looking at their photographs, their books, their furniture, you

build up an image of the owners. We quickly decided we liked our doctor and his family very much, an opinion confirmed when we met them at the end of the exchange.

Of course, there are risks in exchanging homes. What if the one you take over is ugly, dirty, or next to a smelly gasworks? What if the people you exchange with run off with the silver or burn the place down?

Most of these dangers can be avoided by careful planning and close scrutiny of the directories put out by home-exchange organizations. You are usually expected to provide an accurate description of your house, the sort of area it is in and the nearby amenities. It is customary to exchange photographs of houses and families and your best guarantee against deliberate damage or theft is your presence in their house.

The important thing is to avoid raised expectations and to keep reminding yourself that your accommodation (and probably car as well) is free. I was exceptionally lucky to find such a beautiful place in Santa Barbara. But I would have been quite content with something much more modest. All I sought was a base from which I could get to the mountains, the sea and the sights of California. I got that, and much more as well.

I found the house in a directory published in the United States by Vacation Exchange Club (the same directory is put out in Britain by Home Interchange). It contains a massive list of people all over the United States and Europe who want to exchange homes.

Nicholas Ashford

The directory is available from Home Exchange, 6 Hillside, Farnham, Kent (0222 864527). It costs £14, or £16.50 if you want to have details of your own home included.



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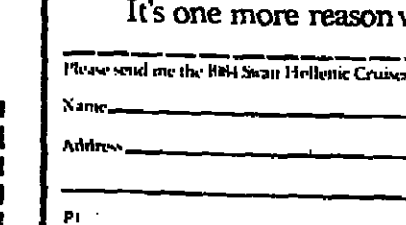
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To make the most of today's bathrooms you need to be a paradoxical mix of sybarite and health freak. You also need a healthy bank balance.

Hydrotherapy or water massage baths are becoming very popular. These baths have long been used to treat muscle injuries and rheumatoid arthritis but the massaging effect, produced by forcing air into the water to create bubbles which burst on impact with your body, has a soothing, relaxing action which also helps to smooth away tension. It helps blood circulation too and, if used regularly, it is said to tone flabby muscles.

There are two types, whirlpool baths and air-jet baths. Whirlpool baths - their best-known trade name is the Jacuzzi - extract water from the bath by an electric pump. This water is passed round outside the bath, through pipes or flexible tubing, and re-injected mixed with air through nozzles in the sides of the bath.

Air-jet baths employ lots of small jets in the floor of the bath through which air alone is pumped. This gives more of a floating sensation. With both types the "works" are hidden beneath panels.

The price range for both types of bath is wide: the smallest Jacuzzi whirlpool bath, the Cara, which measures 1.524mm by 863mm, costs from £2,185.

The best selection of Jacuzzis can be seen and tried at the

Jacuzzi Whirlpool Bath and Spa Centre, 157-158 Sloane Street, London SW1 (01-730 5835).

Most good bathroom showrooms will be able to show you a whirlpool bath. Well-known manufacturers such as Twyford and Ideal-Standard offer a system as an optional extra. Factory-fitted and tested, it adds about £958 to Twyford's Astral Debut and Balmoral baths or about £575 to one of eight baths by Ideal-Standard.

Their new system, Whirlpool 2000, has two unique safety features - automatic cut-out of the pump if there is insufficient water in the bath or if the water is not circulating due to a blockage. It also self-drains - pump and pipework too - so that the whole system remains clean and hygienic.

The smallest bath to which Ideal-Standard fit their whirlpool system, the Tulip 1,700mm, costs from £1,108 complete.

Whirlpool conversions

A less expensive alternative is to see if your existing bath can be converted to a whirlpool system. It is usually a relatively simple job to convert a plastic bath but cast iron or pressed steel baths can cause some problems and conversion may not be advisable.

Nordic Sauna offer a range of conversion kits starting with their Norjet, which includes six whirlpool jets, for less than £600. Jacuzzi can also convert

your bath, and the price, including fitting and testing, is from £920 for a three-jet system in a plastic bath. There is an extra charge for delivery and also for converting cast iron and pressed steel baths.

Air-jet baths as well as Jacuzzis and whirlpool systems can be seen at Max Pike's Bathroom Shop and Whirlpool Bath Centre at 4 Eccleston Street, London SW1 (01-730 7216). The Balneo therapy air-jet bath, which has four speeds and a heater to keep the water at a constant temperature, costs £2,875. The French Grandform Hydrotherapy bath, imported by Waitamata, costs from £1,744; it includes an ozone generator which automatically injects ozonized air into the water at the beginning and end of the bath.

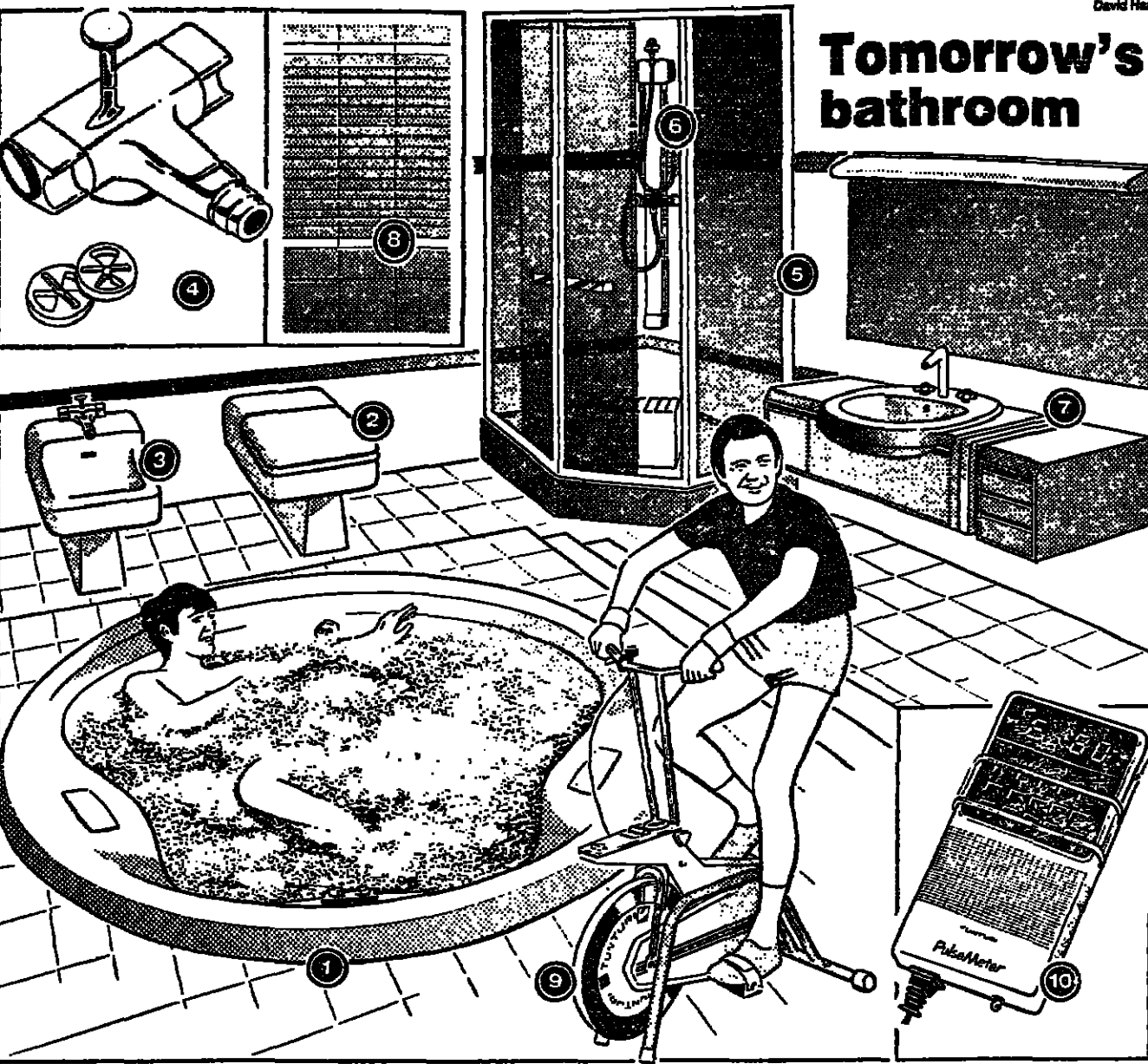
Baths which include both the whirlpool and air-jet systems are also available. The Champagne hydromassage system which includes 16 air-jets and three Jacuzzi nozzles costs £2,185 from Max Pike's, while P. G. Spa and Sauna's Lacrosia range of baths gives a choice of bath shapes: two rectangular at £1,549 and £1,569 and the popular corner bath at £1,660.

Should you need an extra five minutes in bed before your refreshing bath, the Autotub (from £683.10 from Max Pike's) allows you to fill your bath automatically from your bedside. Micro-sensors turn off the water when it reaches the required level and a green light tells you it is ready.

Massage showers

If this all sounds a little too hedonistic you may prefer to relieve the pressures of your day with a massage shower. The Nordic Jetronic Impulse shower can be wall-mounted within a shower cubicle or over a bath and it is supplied with either two or four vertical spray nozzles in addition to the overhead and hand showers. The thermostatically controlled hot water flow is interspersed with cold water for a really invigorating shower. It costs about £964.

The Aqualisa Aquajet includes an overhead shower plus two body jets which can be adjusted to give anything from a fine, gentle spray to a pulsating water massage. Powered by water pressure rather than electricity, the twin jet body massage unit moves constantly up and down the central column cleansing and refreshing



Tomorrow's bathroom

● Jacuzzi Gemini bath, 1.828m diameter by 584mm deep, £2,375, from the Jacuzzi Whirlpool Bath and Spa Centre, 157-158 Sloane Street, London SW1 (01-730 5835).

● ● and ● Michelangelo back to wall lavatory, from £376; back to wall bidet, from £167; detail of Dualux bidet mixer taps with ceramic disc valves, from £75. All by Ideal-Standard, from showrooms.

● Nordic Pentaglass three-sided shower enclosure, from about £380, details of stockists from Nordic Saunas, Nordic House, 31-33 Lesbourne Road, Reigate, Surrey RH2 7JS (07372 49451).

● Aqualisa Aquajet massage shower, from £732.55 from Max Pike's Bathroom Shop and Whirlpool Bath Centre, 4 Eccleston Street, London SW1 (01-730 7216).

● and ● Mauri System bathroom unit which co-ordinates with ceramic wall tiles in seven sizes, from £24.15sqm, details from Jacuzzi Whirlpool Bath and Spa Centre.

● and ● Puch Tunturi Ergometer exercise bicycle, Puch Tunturi pulse meter, £89; from Olympic Way, Harrods, Knightsbridge, London SW1 (01-730 1234).

the whole body. From Max Pike's, it costs from £732.55.

Also from Max Pike's is the Shower Power system. As well as the overhead shower, "rain bars" are fitted to the side of the shower cubicle, giving a complete, overall shower. It costs from £632.50.

If these types of shower prove too expensive, take a look at an ordinary modern shower. The greatest improvements are to be found on the instantaneous electric showers. Low-water-pressure systems in the UK have never been conducive to a forceful, invigorating shower, but increased heater rating - a number now have 7 or 8 kW heaters - help to give a better water flow and a stronger spray, while both improved temperature and pressure stabilizing make these showers more efficient and safe to use.

Names to look for are Heatec Sadia, Gainsborough, Santon, Aquatron, Russell

Hobbs and Walker Crossweller, and you can expect to pay from about £75 for a basic instantaneous shower to about £150 for sophisticated models which could be microchip controlled. Fixing is extra.

On tap

Advanced tap design has improved their looks and their efficiency. Ceramic discs rather than washers which ensure minimal maintenance are used on Ideal-Standard's Dualux and Monolux ranges while the single-lever mixer taps, popular on the Continent, have been specially designed by Tanteff for UK low-water-pressure systems.

If you go for the nostalgic look in taps, Czech & Speake offer a good range of traditional brass and porcelain taps and an Edwardian range finished in black chrome, much favoured by architects and designers.

Getting it together

Recently, a number of kitchen unit manufacturers - Poggenpohl and Xey, for example, have turned their sights on the bathroom, bringing their fitted-cupboard expertise to what has been a sadly neglected area. Bosch is the latest manufacturer to do so with six designs.

The Italians, also offer stylish units: The Mauri System units are moulded from a resin impregnated material in a range of 22 colours. Various trims and co-ordinating ceramic tiles are also available.

Finishing touches

Ceramic tiling is one of the most durable and popular finishes for modern bathrooms. Prices can vary from a few pounds to well over £30 a square metre. British manufacturers such as Maws and Pilkington are introducing

modern designs to rival the Continental imports. But ceramic tiles from the Continent, brought in by such companies and Bernard J. Arnall and Langley of London, have something special - style.

An alternative wall covering much in demand by interior designers is laminate panels. Formica's Design Concepts range - one of their favourites - is available in five colours - white, "diamond", black, sandstone, ruby and "Saron" grey. Mirror-finish reflective areas contrast with matt in two of the designs. Maxigraph, a symmetrical grid, and Stripe. Disc design is all matt consisting of geometrically set raised rounds 3mm in diameter.

Fighting fit

No 1980s bathroom can be called complete without an exercise machine. Cycles, which can cost from £85 for a simple

model to around £2,000 for a computerized one, and rowing machines, a little cheaper at £110 to £175, are "the most popular large pieces of equipment, while dumb bells and weights cost only a few pounds. One of the best displays of exercise equipment can be found at Olympic Way in Harrods.

Finally for those to whom money is no object, consider having your own Environment enclosure. Environment provides a synthesis of a natural if exotic environment - Baja sun followed by tropical rain, jungle steam, spring showers and Chinook winds all at the touch of a button. From Max Pike's, price from £12,075, what could be better to come home to after a long day at the office? All prices given include VAT. Should the equipment form part of a new installation, it may be zero-rated, if it is installed by the supplying contractor.



The works: One of Ideal-Standard's Whirlpool 2000 baths with panels removed to show the elaborate system beneath

ST VALENTINE'S DAY

Never mind the music, get on with the meat: for the food of love is, quite simply, food. Or so countless restaurateurs evidently believe, since they have gone to great lengths to devise their own exotic Valentine's Day menus in the hope of enticing lovers through their doors on Tuesday. This is my choice selection of places for the gourmet with a taste for romance.

At the Dorchester, the menu has been prepared by Anton Mosimann, one of the great culinary artists. It will be served in the Grill Room at lunchtime and in the evening. Choose from Sweetheart's Salad, a mixture of warm artichoke hearts, Stilton cheese and quail, or fillet of sole St. Valentine, which has a seafood sauce; fillets of veal Cupid, in a Madeira, cream and mushroom sauce, or grilled breast of duck Sara, with passion fruit and honey-glazed figs; Lover's Truffle Cup, a delicate sugar biscuit filled with fresh fruit and raspberry sauce; or Coconut Kisses, coconut biscuits sandwiched together with a light chocolate sauce.

Edward Hari, the Swiss chef at the Inn on the Park, has prepared a splendid five-course menu for their Four Seasons Restaurant. It comprises Petite Salade Fantaisie, a winter salad with smoked quail and quail's eggs; royale de coquilles St. Jacques, which is a white wine scallops with a white wine sauce; mignon of beef with a truffle sauce; fillet of beef with a truffle sauce; fruits de jour - a

Hearts set on recipes for romance

fresh berry pudding with a blueberry sauce; coffee and petit fours.

Diana, a light and airy restaurant in Chelsea, is offering an extensive menu concocted by their chef chef Tom Cheeseman (formerly of the Dorchester). You could choose from: Venus, a spinach mousse with tomato coulis, or Menage a Trois, three beignets (fritters) of cheese with a mustard sauce; Lover's Rendezvous, soul and scallops in a pernod and cream sauce, or Lady Chatterley, noisettes of venison in a port sauce; Between the Sheets, mille-feuilles with oranges, cream and Grand Marnier, or Tropical Desire, fresh pineapple with passion fruit and Kirsch sorbet.

San Carlo is a spacious Italian restaurant in north London which is serving an excellent four-course menu: buttariga a caglio, a Sardinian delicacy of dried grey mullet roe; agnolotti tipo Valentino con tartufo, a piquant pasta dish flavoured with sheep's cheese; medallions of Lucrèce Borgia, medallions of beef with truffles, mushrooms and Parmesan cheese; Tiramisu Su (which literally means pick me up), a light creamy dessert.

Outside London there is Hookstead House, near Ash-

ford, Kent. This small and friendly fifteenth-century restaurant, set in three acres of land, is run by Tom and Julia Atkinson, a young couple, who will arrange for special flowers to be on your table, and have two rooms with four-poster beds if you wish to stay the night. The choices for the three courses include: the Corpulent Cupid, an oyster dish, or Coquette Casserole; Napoleon's Luck, duck in a Grand Marnier sauce, or the Blushing Turbot, in a red wine sauce; soufflé Cassanova, or Adonis's Passion, meringue with a sorbet centre.

If you want to indulge a whim for a celebratory lunch-time drink, Harrods cocktail bar will be offering a special Cupid's Bow cocktail for £2.50.

Mary Wilson

The Dorchester, Park Lane, London W1 (629 8888), £15.50 a head including VAT, service and coffee.

Inn on the Park, Hamilton Place, London W1 (499 0888), £22.50 a head including VAT and unlimited coffee. San Carlo, 2 Highgate High Street, London N6 (340 5823), £15 a head including a bottle of wine for two, VAT, service and coffee.

Hookstead House, High Halden, near Ashford, Kent (02385 612), £11.50 a head including VAT and coffee. Rooms with private bathroom and full English breakfast are £30 a night.

Say it with uglis

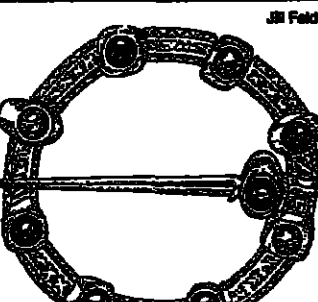
Feeling frisky? Telefruit have two ways of sending a tasty message to your Valentine - the "passion box" or the "ugli pack".

The first, for serious lovers, contains eight specially graded passion fruits with recipes and costs £4.95 including p & p. The second, for jolly suitors (better make sure she has a sense of humour too), has 6 kilos of ugly fruit with instructions and costs £16.50 including p & p. Both have been specially gift wrapped.

Orders with cheques can be placed personally at Telefruit, 1103 Finchley Road, Temple Fortune, London NW11 or can be telephoned and paid by Access, until noon Feb 13, (01-468 7211).

Our glass

Dishy ideas from Unicorn Glass Workshop - a tiny dish hand-painted with flowers and placed with hearts (below). It is 8cm across, with a 5cm space for a passion fruit message to read. £3, plus 75p for the name from Unicorn Glass Workshop, Tooses Farm, Stoke St Michael, Bath BA3 6JJ. Tel: Oakhill (0749) 840654. Orders telephoned today can be rushed through for Feb 14.



Pin passion

Getting stuck on you, the medieval way. The original lover's brooch was in gold set with rubies and sapphires. The British Museum's replica is in gold on bronze with simulated stones (above) but with the original message in medieval French on the back - *to sui en la tu dame. Aie. I am here in place of the friend I love. £16.50 from the British Museum Shop, Great Russell Street, London WC1 (01-636 1555).*

Melting hearts

Sweet thoughts for last-minute lovers - Benelux praline-filled milk chocolate hearts 35p, Ackermans red hearts 50x £3.99, plain chocolate champagne bells filled with Charbonnel and Walker assortment £11.49. Selfridges, Oxford Street, London W1.

Teagethemess

Have a heart-to-heart drink by putting your teapot on a Calman Tea for Two stand, £2.50 from the Carlton Gallery, 83 Lamb's Conduit Street, London WC1 (01-242 5335).

Beryl Downing

DRINK

Call for red revolution and change in the white house

How many times have you sat down in some conveniently situated restaurant to a dreary carafe of house wine that comes, according to the wine waiter, "Oh, you know, from somewhere in France" and wondered why you bothered? Having spent the past week sampling numerous such carafes whose contents ranged from the dull to the downright disgusting, I expect your answer will be "once too often". Restaurants in the big hotels appear to be the worst offenders with the Ritz hitting rock-bottom on the evening if not the day, having no red house wine at all and only an evil white that neither myself nor my guest could drink.

What is especially sad about this is that, if we want to keep the costs of eating out down, most of us have no alternative but to drink the vin de la

something about it, I have chosen as my wines for February, several good, inexpensive matching pairs.

Ironically my research into house wines was prompted not by tasting a bad house white and red, but by the experience of a really good pair. The occasion was the opening of the Café Pelican, a new Parisian-style brasserie in St. Martin's Lane, London WC2; the wines that impressed me so much were called Moillard Blanc and Moillard Rouge. Quite by chance, two days later, I happened to sample them again at a tasting organized by Lawlers, a wholesale wine merchant based in Dorking; that convinced me that I had a real February find.

Although Moillard are a big Nuits Saint Georges firm of negociants and growers, their Rouge and Blanc have little to



strongly in its rich, green, almost buttery bouquet which is backed up by a lively, full, lemony taste. The Moillard Rouge at 12.5 is even better; a predominantly Syrah wine from the Rhône with a rich purple colour and smoky-fruity taste. Most French vin de table wines are around 11° and the wine drinkers of so that this pair

and very good value for money at £2.85 each (and only £3.95 at the Café Pelican). So far, however, Lawlers have managed to sell the pair into only one retail wine merchant - Jeffrey Phillips, at 22 Station Street, Lymington, Hampshire. When buying a case of any such modestly priced wines it is worth noting whether the bottle contains 70cl or 75cl because a dozen of the slightly more expensive 75cl bottle gives you 60cl more wine, or almost a full bottle.

Two other 75cl French vin de table wines that are worth laying in supplies of this month (especially because there is a 30p discount on each) are Henri Mairé's Bonchazal red and white (Cullens, £2.15). Henri Mairé is one of the Jura's biggest growers and merchants and, like the Moillard pair, his pungent, fruity white and light, fruity Bonchazal red have been

impress stuffy friends and relatives.

Good house wines do not have to be French, and two that the restaurant trade would do well to get to know are the Marques de Cáceres red and white rijoas. The white is widely acknowledged to be one of the best, young, fragrant, cold-fermentation white rijoas there is, and the latest vintage is the 1982. This is an amazingly lively, fresh, green wine with a pleasing grapefruit aspect to it (Haynes, Hanson & Clarke, 36 Kensington Church Street, London W8, £3.12; Les Amis du Vin, London W12, W1 and WC2, £3.15). The 1978 Marques de Cáceres red (Oddbins, £2.86; Haynes, Hanson & Clarke, £3.34) boasts a lovely, warm, spicy, oaky taste with none of that excessive oakiness that some of the red rijoas have. Not surprising, perhaps, as the Marques de Cáceres bodega is

Burton Anderson's Italian Selection Part 2

FOUNDED BY THE SUNDAY TIMES IN 1973

The Wine Club's Italy

A chance to try The Wine Club's highly successful region-by-region survey of the best of Italian wine. Burton Anderson, the top Italian Wine writer was asked to choose 12 regional selections. These come complete with Mr Anderson's tasting notes and background details.

His brief: to choose The Best wines Italy currently has on offer, irrespective of price.

The Selections average around £4 a bottle; they include delivery and Wine Club Membership for 1984. Here are three of the most popular:

4 Enotria

From the foot of the Italian boot: two dry whites, one, an extraordinary winemaking miracle of freshness (yet grown in torrid heat) and the other the unique and memorably named Locorotondo; plus three old-fashioned, big reds; and a perfect dry rose.

Two bottles each of the following for £42.99

Whites

Favonio Pinot Bianco Simoni Estate 1982

Locorotondo Bianco DOC Cantina Sociale 1982

Rose

Castel del Monte Rosso DOC Rivera 1982

Reds

Castel del Monte Rosso DOC Rivera 1981

Ciro Classico Rosso DOC Antonio Librandi 1979

Aglianico del Volturno Rosso DOC

Frazzelli D'Angelo 1977

5 Friuli

A seven wine case from Italy's answer to Alsace - mostly dry whites, all crisp, clean and perfectly made: a Sauvignon, a Tokay, a Pinot Blanc, a straight Pinot Gris and a 'champagnised' Pinot Gris. Plus just two gentle reds: a Merlot and a Refosco. A twelve bottle case for £54.99 (Two bottles of each unless stated)

Sparkling

Il Grigio Spumante NV E. Collavini (one bottle)

Whites

Pinot Grigio Collio DOC Conti Formisani Estate 1982 (one bottle)

Sauvignon Collio DOC Marco Felluga 1982

Pinot Bianco Collio DOC Borgo Conventi Estate 1981

Tocai Friulano Colli Orientali del Friuli DOC

Abbazia di Rosazzo Estate 1982

Reds

Merlot Collio DOC Ronco Bianchis Estate 1981

Refosco Colli Orientali del Friuli DOC

Ronchi di Fornaz Estate 1981

6 Tuscany

Two dry whites with enough flavour between them to fill a fruit bowl; then a young Chianti; and a "Grand" Chianti; plus two other Tuscan reds, even more complex, mouth-filling and worthwhile than Chianti itself. Two bottles each of the following for £48.40

Whites

Bianco Vergine Valdichiana DOC: Avignonesi Estate 1981

Vernaccia di San Gimignano DOC: Falchini Estate 1981

Reds

Chianti Montalbano DOC Capezzano Estate 1981

Chianti Classico Riserva DOC Castello di Volpaia 1979

Carr'guano DOC Capezzano Estate 1980

Vino Nobile di Montepulciano DOC: Avignonesi Estate 1979

The Wine Club's Italy

To: The Wine Club, New Aquitaine House, Paddock Road, Reading, Berkshire RG4 0PY

Telephone: Orders Reading (0734) 481713 (24 hours)

Please send ☐ Enotria Case(s) (M134) at £42.99 a case of 12 bottles

Please send ☐ Friuli Case(s) (M164) at £54.99 a case of 12 bottles

Please send ☐ Tuscany Case(s) (M128) at £48.40 a case of 12 bottles

Includes Membership for 1984 and Delivery

I enclose a cheque for £ payable to The Wine Club

Or debit my Access / Visa / American Express number

Name (I am over 18)

Address

Postcode

Day Tel. No.

Signature

T112/84

Members insert Number:

PREVIEW Theatre

Sparks fly as Joan takes control of a shifting world



St Joan: Past...

Joan of Arc spent just over two years in the public eye, from 1429, when she led the French to victory over the English at Orleans, until 1431 when she was burnt at the stake as a witch. She was then 19 years old.

When Joan appeared as a character in Shakespeare's *Henry VI Part One* she was described as a "trull", a "witch" and "fool fiend of France". It was another two centuries before the view of her changed and she became a heroine, the saviour of France. This was the view adopted by George Bernard Shaw, whose *Saint Joan* opens at the National Theatre on Thursday.

Some years before the play was published in 1923, Shaw wrote to Mrs Patrick Campbell: "English literature must be saved (by an Irishman as usual) from the disgrace of having nothing to show concerning Joan except the piffing libel in *Henry VI*."

The new production at the Olivier Theatre is directed by Ronald Eyre and has Frances de la Tour in the title part. It is one of the longest and most challenging roles for an actress, who has to be on stage for nearly the whole of the play, and is therefore not an easy part to cast.

"Frances is one of only a handful of actresses who could play the part", Eyre says. "Although Joan is supposed to be 19, she suffers from the Juliet problem - an actress of the correct age is unlikely to be able technically to do the part so she is always likely to be older."

Frances de la Tour came to the production very keen to play Joan but quite open about how the role should be played. Eyre says of her: "Frances is a woman of high intelligence and strong opinions, and might naturally want to confront a situation. Joan takes a different course, not seeking confrontation."

Eyre regards *Saint Joan* as "an enormous" play, very rich, and with more depth than people might think. It is, of course, a wordy play. However, he denies that it is static. "It is about a shifting world, and the production has to reflect that. But it is a play which you have to approach boldly. If you have any fear, it will punish you. It is to recite the lines would leave it passionless, whereas it is a passionate play."

Eyre sees himself as very cautious in his choice of plays to direct. He says so, when asked by directors say yes. "A spark has

got to go from me to the text or from the text to me, and that spark enables me to believe in what I am doing and to comfort me when things go wrong."

In *Saint Joan*, "an Everest of a play", he says, Joan is the catalyst for all that happens. She is the only woman, surrounded by a great variety of male helplessness. She, a woman, sorts out the men, and without emphasizing the fact too much, this is a theme which readily strikes a contemporary chord.

Ronald Eyre puts it more subtly. "Any play, if it is a decent play, will reflect different rays at different times. Plays come in and out of focus."

In his preface to the play, Shaw wrote: "There are no villains in the piece. Crime, like disease, is not interesting. It is what men do at their best, with good intentions, and what normal men and women find that they must and will do in spite of their intentions, that really concerns us."

Christopher Warman

Saint Joan previews at the Olivier Theatre (928 2252) tonight, Mon, Tues, Wed at 7.15pm. Opens Thurs at 7pm. Fri at 7.15pm. Continues in repertory.



...and present: Frances de la Tour - "sorting out the men"

Critics' choice

THE BIKO INQUEST
Riverside Studios (738 3354)
Until Mar 4, Tues-Sun at 8pm
This cool and scrupulous staged version of the investigation following the black South African leader Steve Biko's death in custody is the first fruit of a new British actors' company including Albert Finney (as the questioning counsel), Michael Gough, Michael Aldridge and Edward Hardwicke.

THE CUSTOM OF THE COUNTRY
The Pit (628 8795/638 8891)
Mon-Thurs at 7.30pm. In repertory with *Molière* by Mikhail Bulgakov (Today at 2pm and 7.30pm) and *Leah* by Edward Bond (Fri at 7.30pm).

Taking a rare Jacobean comedy as its starting point, Nicholas Wright's tale of innocent and fleshly love in turn-of-the-century Transvaal has a highly original flavour and provides Sara Kestelman and Sinead Ousack with two splendidly extravagant roles.

HAY FEVER
Queen's (734 1166)
Until April 14, Mon-Fri at 7.30pm, Sat at 5pm and 8.15pm; matinees Wed at 3pm.

Noël Coward's 1920s comedy about a theatrical family and their mixed bag of persecuted house guests remains hilarious after any number of revivals, and Penelope Keith takes to the leading lady's part as though to the bad manners born.

LEAR
The Pit (628 8795/638 8891)
Fri at 7.30pm. In repertory with *The Custom of the Country* and *Molière* by Mikhail Bulgakov (Today at 2pm and 7.30pm).

Edward Bond's grim prophetic fantasy on themes from *King Lear* is even more compelling in this close quarters studio setting. Squeamish viewers need a torture warning; otherwise Bob Peck and the cast promise a provocative, rewarding experience.

LUCKY BAG
Ambassadors (836 1171)
Opens Mon at 7pm. Until Feb 25, Mon-Sat at 8pm.
Transferring from the King's Head, Victoria Wood's new show brings an exuberant solo performance and some brilliantly incisive cabaret songs to brighten the West End.

MASTER CLASS
Old Vic (928 7616)
Until Feb 25, Mon-Fri at 7.30pm, Sat at 4pm and 7.45pm; matinees Wed at 2.30pm.

Stalin's 1948 pressure session with composers Prokofiev and Shostakovich gives David Pownall the setting for an astonishing yet sometimes horribly funny drama, full of food for thought on art and politics and the relation between them. Timothy West's fearsome Stalin is a complex study on the grand scale.

MAYDAYS
Barbican (628 8795/638 8891)
Mon-Thurs at 7.30pm; matinee Thurs at 2pm. In repertory with *The Tempest* and *Much Ado About Nothing*.
Stretching from 1945 to the present, David Edgar's vast chronicle play probes the British

Left's loss of direction and watches two characters changing political colour from red to blue. Long, often difficult and verbose for non-afficionados of socialist theory; but ambitious, complex and dramatically challenging at its best. With Anthony Sher, John Shrapnel and Bob Peck.

MUCH ADO ABOUT NOTHING
Barbican (628 8795/638 8891)
Fri at 7.30pm. In repertory with *The Tempest* and *Maydays*.
Absolutely not to be missed, Terry Hands's production is a sheer delight and the outstanding success of the Royal Shakespeare Company's current Barbican season. Derek Jacobi and Sinead Ousack make a Benedick and Beatrice of exceptional wit, intelligence and charm.

NIGHTSHADE
King's Head (225 1916)
Mon-Sat at 7.45pm (dinner from 6.45pm).
Stewart Parker's likable surreal comedy makes something funny, touching and intellectually rich from suburban life as destroyed by the private sorrow of an undertaker who does conjuring tricks, a disappearing woman, a frustrated headmistress, a waggish bishop and a talking corpse.

NOISES OFF
Savoy (836 8888)
Mon-Fri at 7.45pm, Sat at 5pm and 8.15pm; matinees Wed at 3pm.
After two years in London, Michael Frayn's farce of backstage mishaps and misbehaviour during a ghastly rep-fodder sex comedy is still wildly funny. Amanda Barrie excels herself as the veteran character charlatan.

PACK OF LIES
Lyric (437 3586)
Mon-Fri at 7.30pm, Sat at 5pm and 8.15pm; matinees Wed at 3pm.
Hugh Whitmore's a powerful study of a decent couple whose quiet suburban life is destroyed by a Kroger-style spy case. Just Bench and Michael Williams find impressively tragic performances in the most humdrum surroundings.

RENTS
Lyric, Hammersmith (741 2311)
Until Mar 10, Mon-Sat at 7.45pm; matinees Thurs at 2.30pm, Sat at 4pm.
First seen at Hammersmith two years ago, Michael Wilcox's play (now directed by William Gaskill) looks at part-time rent boys in Edinburgh and their friends, and finds material for a play full of understanding, charm and raw wit.

THE SCHOOL FOR SCANDAL
Duke of York's (836 5122)
Until Mar 24, Mon-Sat at 7.30pm; matinees Wed and Sat at 3pm.
John Barton's handsome and intelligent production has Donald Sinden and Beryl Reid in their broadest comic vein.

THE TEMPEST
Barbican (628 8795/638 8891)
Today at 2pm and 7.30pm. In repertory with *Much Ado About Nothing* and *Maydays*.
Derek Jacobi's youngish Prospero may be a departure from tradition, but Ron Daniels's highly enjoyable production gives full weight to the magic, comedy, near tragedy and spectacle in this difficult play.

Out of Town

BELFAST: Lyric Players (0232 68081). Pygmalion by George Bernard Shaw. Final performance today at 8pm.
Shaw's most popular play, and the basis for the musical *My Fair Lady*. Professor Higgins changes the life of an illiterate girl by altering her speech and introducing her to society.
Cider with Rosie by Laurie Lee. Preview on Tues at 8pm, opens Wed at 8pm. Until Mar 10, Mon-Sat at 8pm.
Pleasing account of growing up in a farming community.

BRISTOL: New Vic (0272 24388). A Doll's House by Henrik Ibsen. Until Mar 10, Mon-Wed (not Mar 5) at 7.15pm, Thurs-Sat at 7.45pm.
New production of an Ibsen play regarded by his contemporaries as subversive and still powerfully persuasive on the theme of personal fulfilment and determination.

BROMLEY: Churchill (460 6677). Ballerina by Arne Skouen. Until Feb 25, Mon-Fri at 7.45pm, Sat at 8pm; matinees Feb 23 at 2.30pm, today and Feb 25 at 4.30pm.
Dorothy Tutin and Aubrey Woods as the parents of an emotionally disturbed girl with whom the

mother can communicate only through the language of dance. Peter Cox directs this British premiere of a Norwegian play.

CAMBRIDGE: Arts (0223 352000). The Dance of Death by August Strindberg. Final performances today at 4.30pm and 8pm.
Oxford Playhouse Company production of Ted Whithead's adaptation of Strindberg's bitter masterpiece of marital hatred and strife.
Fanny Peculiar by Mike Stott. Opens Mon at 8pm. Until Feb 18,



Unrivaled elegance: Michael Hordern and Geraldine McEwan in Sheridan's play, The Rivals (Theatre Royal, Glasgow)

Mon-Sat at 8pm; matinee Sat at 4.30pm.
"Adult" comedy which ran for two and a half years in the West End.

EXETER: Northcott (0382 54853). Psyche by Paul Amott. Biko by Julian Pullan, today at 2.30pm and 7.30pm.
Double bill of plays which will be presented at Edinburgh later this year. The first is about a psychologist visiting Freud in Vienna, 1984, and the second is based on the life and death of Steve Biko.



Unrivaled elegance: Michael Hordern and Geraldine McEwan in Sheridan's play, The Rivals (Theatre Royal, Glasgow)

GLASGOW: Theatre Royal (041 331 1234). You Can't Take It With You by Moss Hart and George S. Kaufman. Final performances today at 2.15pm and 7.15pm.
Directed by Michael Bogdanov, on tour. Jimmy Jewel and Geraldine McEwan lead the cast.

LANCASTER: Duke's Playhouse (0524 66849). The Life of Einstein by Norman Less. Until Feb 18, Tues-Sat at 7.30pm.
This world premiere production, directed by David Thacker, has David Bradley as the greatest scientist of our age, a socialist and pacifist whose work led to the development of the atomic bomb by the most powerful capitalist country in the world.

LIVERPOOL: Everyman (051 709 4776). The Tempest, adapted by Glen Walford. Until Feb 25, Tues-Sat at 8pm.
An adaptation with original music but said to be "faithful to the text" of Shakespeare's most magical,

mysterious play. Walford's production of *A Midsummer Night's Dream* in January 1983 played to full houses here.

MANCHESTER: Library (061 236 7110). Merry We Roll Along by Stephen Sondheim and George Furth. Until Feb 18, Tues-Sat at 7.30pm.
European professional premiere of a Sondheim show with book based on the play by Moss Hart and George Kaufman. Tracie Bennett, Michael Cantwell, Patsy Maycock, among a cast of 15. Directed by Howard Lloyd-Lewis; musical director Roger Haines; choreographer Paul Kerryson.

MANCHESTER: Royal Exchange (061 833 9833). The Plough and the Stars by Sean O'Casey. Until Feb 25, Mon and Tues at 7.30pm, Wed-Sat at 8pm; matinees Wed at 2.30pm, Sat at 4.30pm.
Gregory Herscov directs a cast headed by Bernard Hill and Val McLane in this classic play centred on the Easter Rising in Dublin, 1916.

NEWCASTLE UPON TYNE: Playhouse (0632 323431). Nightmare Rock by Kevin Williams. Until Feb 25, Tues-Sat at 7.30pm.
World premiere production of a "rock 'n' roll thriller" by an author currently performing in *Blondel* in London.

SOUTHAMPTON: Nuffield (0703 555025). The Hired Man by Melvyn Bragg, Howard Goodall. Until Feb 25, Mon-Thurs at 7.30pm, Fri and Sat at 8pm.

This musical version of Bragg's novel of rural Cumbrian life, from the 1890s to the 1920s, concentrates on the effects of changing times and situations on one married couple (Phyllis Logan, David Tysall). Directed by David Gilmore. Music and lyrics by Howard Goodall, who is also orchestrator and is musical director.

STRATFORD-UPON-AVON: Royal Shakespeare (0789 285623). Look, No Hand by John Chapman and Michael Pearce. Opens Mon at 7.30pm. Until Feb 18, Mon-Sat at 7.30pm; matinees Thurs and Sat at 2.30pm.
David Jason and Paul Rogers in a new comedy, directed by Mike Ockrent, with Gabriella Drake. Touring before a run in the West End.

WESTCLIFF-ON-SEA: Southend Palace (0702 425664). Season's Greetings by Alan Ayckbourn. Until Feb 18, Mon-Thurs and Sat at 8pm, Fri at 8.15pm.
One of Ayckbourn's more recent works and among his most acerbic comedies comes to the end of its seaside run.

PREVIEW Dance

ROYAL BALLET
Covent Garden (240 1066). Today at 2pm and 7.30pm, Tues and Wed at 7.30pm.
Jay Jolley replaces the injured Charles Jude as Elisabeth Plate's partner for Swan Lake tonight. Fiona Chadwick and Stephen Jeffries dance it this afternoon. Marguerite Porter and Jolley on Wed. *La Fille mal gardée* is given on Tues with Wendy Ellis.

FESTIVAL BALLET GROUP
Dartford, The Orchard (22 77331). Tues and Wed at 7.45pm.
Queen Elizabeth Hall (928 5191). Fri at 7.45pm.
Twelve dancers from Festival Ballet give a programme specially prepared for smaller stages, including solos from *Les Sylphides* and two premieres: André Frolova's *The Aquarium*, set to Gershwin melodies, and Emily, a dramatic work by present and former company members.

BALLET RAMBERT
Manchester, Royal Northern College of Music (061 273 4504). Today at 7.30pm.
Birmingham Rep (021 236 4455). Mon-Fri at 7.30pm and Feb 18 at 8pm.



Stars: Wendy Ellis and Fiona Chadwick (see the Royal Ballet)

The programmes until Wed include Robert North's new *Entre des Agnes* to music by Puccini. Christopher Bruce uses Janak's *Intimate Pages* for his new work in the programme starting Thurs.

LONDON CONTEMPORARY
Leeds, Grand (0532 453351). Tues-Sat at 7.30pm.
Two new works are among the programmes that open the company's spring tour. One, by Siobhan Davies, uses a contemporary piano score, *Phrygian Gates*, by John Adams (Tues, Wed); the other, by Robert Cohan (from Thurs), is set to Bach's Brandenburg Concerto No 3 and Chaconne in D Minor for cello.

SCOTTISH BALLET
Glasgow, Mitchell Theatre (bookings at The Ticket Centre, 041 552 5861). Fri and Feb 18 at 7.30pm.
A programme of divertimenti opens the company's annual series of special events under the title "Dance Diversions", which this year extends to Edinburgh as well as Glasgow and continues until Mar 7. Details from Scottish Ballet (041 331 2931).

Critics' choice

DREAMS-VISIONS-METAPHORS
Photographers' Gallery, 5 and 8 Great Newport Street, London WC2 (240 1969). Tues-Sat 11am-6pm.
Superficially light, deeply exploratory pictures by the little-known Mexican photographer Manuel Alvarez Bravo of his native land. Landscapes, buildings, people and objects are often used as symbols in a dissertation on mankind's fate.

AUTOGRAPHS
The Cambridge Photographic Gallery, The Bath House, Geyr Street, Cambridge (0223 350725). Ends tomorrow, today 12-8pm, tomorrow 12-6pm.
Opening show for this new gallery which has invited 47 photographers to submit self-portraits or pictures that make a statement about their identities as photographers. Several of the photographs on show are seen for the first time. Contributors include Bill Brandt, Fay Godwin, Brian Griffin, Chris Steele-Perkins, Bruce Rae, Humphrey Spender and Sam Haskins.

ANNIE LEIBOWITZ
The Olympus Gallery, 24 Princes Street, London W1 (491 7581). Ends Fri, Mon-Fri 11am-7pm.
With her work for the American magazine *Vogue*, Annie Leibowitz has carved a distinctive style of portrait photography which suggests the outrageous but which deals mainly in the contrived avant-garde with the avowed intention being to shock. I am not convinced that she deserves her reputation as a notable photographer but this show will please her admirers on this side of the Atlantic.

MAN OF MARK
Photography, 41 Charles Street, Cardiff (0222 41667). Ends today, 10am-6pm.
Fifty photographs from Alvin Langdon Coburn's collection which he presented to the Royal Photographic Society in 1930. It



IMAGES OF THE WEEK: Fidel Castro (right), pictured in 1971, and Evelyn Waugh (1964), two of the portraits that will go on show on Friday in an exhibition commemorating the seventy-fifth birthday of the world-famous photographer Yousuf Karsh of Ottawa. The exhibition is at the National Portrait Gallery, St Martin's Place, London WC2 (01-938 1552) until April 28. Mon-Fri 10am-6pm, Sun 2-6pm. Admission 50p, students and pensioners 25p

includes portraits, Whistleresque landscapes and elevated cityscapes of New York which Leibowitz has carved a distinctive style of portrait photography which suggests the outrageous but which deals mainly in the contrived avant-garde with the avowed intention being to shock. I am not convinced that she deserves her reputation as a notable photographer but this show will please her admirers on this side of the Atlantic.

GERRY GROVE MEMORIAL
The Photogallery, The Foresters Arms, St Leonards, East Sussex. Until Feb 18, Wed-Sat 11am-6pm.
Gerry Grove, who died in 1982, began printing for Bert Hardy after the demise of *Picture Post* in the late-1950s. He soon attracted some of the cream of British photographers. This memorial show includes work by Patrick Ward, Bryn Campbell, Eamonn McCabe, Ian Barry and many others.

NIGHT TRICK
Kettle's Yard Gallery, Northampton Street, Cambridge (0223 35124). Until Feb 19, Mon-Sat 12.30-5.30pm, Sun 2-5.30pm.
Photographs taken during the late 1950s by O. Winston Link which examine life and the railway in small-town, middle America. At rather stage-managed but some marvellous images, among the best of which is the drive-in movie complex with all-American youth, gas guzzlers and thundering locomotive.

THE BODY ELECTRIC
Impressions Gallery, 17 Colliergate, York (0224 54724). Ends today 10am-6pm.
An exhibition of ballet and dance photography from 1850 to the present day which includes work by Bassano, Claden and E. O. Hoppe among others.

PREVIEW Galleries

"Anyone who can be touched by art will be moved by this exhibition"
Terence Mullaly *The Daily Telegraph*

THE GENIUS OF VENICE
1500-1600
at the Royal Academy of Arts
Burlington House, Piccadilly, London W1
until 11 March 1984
The exhibition is sponsored by the Sea Containers Group and Venice Simplot-Orient-Express Ltd.

THE CITY'S PICTURES
Barbican, Silk Street, London EC2 (638 4141). Tues-Sat 10am-7pm, Sun noon-6pm.
A semi-permanent display of painting and sculpture belonging to the Corporation of London goes on show for the rest of the year. Many of the 70 or so works are well-known Pre-Raphaelite paintings, including Leighton's *The Music Lesson*, Holman Hunt's *The Eve of St Agnes* and Millais's *My First Sermon* and *My Second Sermon*. There is also a room of Matthew Smith oil-paintings and a selection of photographs by Edward Curtis.

DEREK JARMAN
ICA, The Mail, London SW1 (930 3647). Exhibition until March 18, Tues-Sun 12-9pm. Films and video until Feb 26, Wed-Sun 6.30pm and 8.30pm.
One of the most versatile of modern British artists, Derek Jarmen is a painter, theatre and film designer, writer and, most prominently of late, a film-maker. The ICA's representation of his work takes in his recent paintings and a broader spread of his work in

films, including his own features *Obsession*, *Jubilee* and *The Tempest*, and various 16mm shorts, as well as videos and films just designed by him.

SHERIFFS
Main and terrace foyers, National Theatre, South Bank, London SE1 (022 3033). Until Mar 24, Mon-Sat 10am-11pm.
Probably best remembered for his regular caricatures of film personalities in *Punch*, between 1948 and his death in 1961, Robert Stewart Sheriffs first achieved fame in the 1920s when he illustrated a series of barbed impressions of current celebrities by Beverly Nichols in *The Sketch*. His crisp and economical line probably owed something to his early training as an heraldic artist, but his sense of character was all his own.

TWENTIETH-CENTURY PORTRAITS
National Portrait Gallery, London WC2 (930 1552). Mon-Fri 10am-5pm, Sat 10am-6pm, Sun 2-6pm.
The National Portrait Gallery's new display of famous people who have

contributed to the character and development of the past 80 years. They include William Roberts's double portrait of John Maynard Keynes and his wife Lydia Lopokova; Ben Nicholson's self-portrait with Barbara Hepworth; and Bryan Organ's portrait of the Prince of Wales.

AXEL HAIG
Royal Institute of British Architects, York Gallery, 21 Portman Square, London W1 (580 5533). Until Feb 25, Mon-Fri 11am-5pm, Sat 11am-1pm.
Internationally famous in the later nineteenth century for his intricate etched evocations of a Middle Ages both archaeologically accurate and suffused with Romantic feeling, Haig was Swedish in origin, but trained in England under William Burgess as an architectural draughtsman. His own later work was almost entirely architectural, hence the venue for this new exploration of "The Victorian Vision of the Middle Ages".

WALTER GREAVES
Michael Parkin Gallery, 11 Motcomb Street, London SW1 (235 8144). Until Feb 17, Mon-Fri

10am-6pm, Sat 10am-1pm.
Exhibition of two hundred oil-paintings, drawings and prints depicting Chelsea scenes and dating from 1880 to 1900. Most come from the Marchant family and are on show for the first time. It was William Marchant who "rediscovered" Graves and gave him a big exhibition in 1911.

THE OMEGA WORKSHOPS
Crafts Council Gallery, 12 Waterloo Place, Lower Regent Street, London SW1 (930 4511). Until Mar 18, Tues-Sat 10am-5pm, Sun 2-5pm.
Anthony D'Ottavio, 9 and 23 Dorset Street, London W1 (499 4685). Until Mar 6, Mon-Fri 10am-5.30pm, Sat 10am-1pm.
Two matching shows commemorate the Bloomsbury Group's largest single contribution to the visual arts in Britain. The artist-decorators involved were led by Roger Fry and included Duncan Grant, Vanessa Bell, Gaudin, Brzeska and Wyndham Lewis. Their highly coloured products included furnishing and decoration of all kinds, some of it now quaintly period and some amazingly modern.

LIGHT DIMENSIONS
Science Museum, Exhibition Road, London SW7 (589 3456). Until Mar 4, Mon-Sat 10am-6pm, Sun 2.30-6pm.
Exhibition on the evolution of holography, the creation by laser of three-dimensional images which enables objects to float in space.

ISLAMIC ART AND DESIGN
Special Exhibitions Gallery, British Museum, London WC1 (638 1555). Until Feb 15, Mon-Sat 10am-5pm, Sun 2.30-6pm.
An exhibition of the great achievements of Islamic art produced under the Ottomans in Turkey, the Safavids in Iran and the Moguls in India. All three empires shared a common taste for hardstones, textiles, pottery, calligraphy and firearms. Pictures on show are selected from the rich collections of the British Museum and Library, the Victoria and Albert Museum, the Chester Beatty Library and private collections.

BRITISH ART AND DESIGN
1900-1960
Room 74, Victoria and Albert Museum, London SW7 (589 6371).

Mon-Thurs and Sat 10am-6pm, Sun 2.30-6pm.

The first of the new permanent galleries devoted to the twentieth century. The curators of the V & A have selected pieces they consider representative of the best of the decorative arts of the period.

THE GENIUS OF VENICE
1500-1600
Royal Academy, Piccadilly, London W1 (734 9052). Until Mar 11, daily 10am-6pm.
The sixteenth century was the most glorious epoch for Venetian art. Carpaccio's painting "The Lion of St Mark" symbolises Venetian power and introduces an exhibition of 300 masterpieces drawn from collections throughout the world and including the recently restored "Judgment of Solomon" painted by Giorgione or Sebastiano del Piombo or the two together.

Theatre: Irving Wardle and Anthony Masters; Photography: Michael Young; Galleries: John Russell Taylor; Dance: John Percival.

WALL STREET
Dow average by 5 points
New York (Reuters) - Dow Jones Industrial Average rose 5 points to 2,814.54 in New York. The gain was due to a rise in the price of oil, which helped to lift the price of oil stocks. The Dow Jones Industrial Average is a measure of the performance of the New York Stock Exchange. It is the most widely followed of all stock market indices. The Dow Jones Industrial Average is a measure of the performance of the New York Stock Exchange. It is the most widely followed of all stock market indices.

FINANCE AND INDUSTRY

Executive Editor Kenneth Fleet

Lawson's lot eased at a statistical stroke

With on tap on the statisticians' keyboard, the Treasury has cut the Public Sector Borrowing Requirement (PSBR) by up to half a billion pounds, widening still further its Budget leeway. By the time-honoured method of written parliamentary answer at the tail end of the week, the Chancellor of the Exchequer announced yesterday that public sector deposits would be counted as part of sterling 13 and would be excluded from the PSB.

There is plenty of statistical justification anxious to be advanced by the Treasury for this move: changes in public sector deposits can be large and erratic, and have no economic significance. In one month they may rise or fall by as much as £500m. If the monthly snapshot is taken, for example, at the moment before local authority deposits have been drawn down to repay borrowings, the statistics may record a misleading increase. (A rather less soothing explanation of the tendency for these deposits to rise over recent years is that local authorities have been increasing deposits to take advantage of high interest rates.)

Since deposits are not in any way related to public expenditure, international convention dictates that they should be excluded from the totals of public borrowing or broad money. To this convention Mr Lawson is now graciously giving way.

The statistical purity is not the whole story. The change is mighty convenient to the Chancellor. Over a full financial year, the impact of public sector deposits of the PSBR has recently ranged from minus £100m in 1979-80 to plus £500m in 1980-81. On average, however, they have tended to increase public borrowing by nearly £200m a year. In the current financial year their impact has been much greater: £350m during the first three quarters of 1983-84, and there is no reason to suppose this increase will not be sustained through the fourth quarter. Excluding deposits would reduce the monetary growth during this target period by only about a quarter of a per cent, but would have a far greater proportionate effect on the politically important PSBR.

The change will only take effect from the beginning of the 1984-85 financial year and the new target period for the monetary aggregates. It will make it significantly easier for the Chancellor to meet his published PSBR target in the Budget, or impress the markets by lowering that target below £8 billion. The change has been announced well in advance of March 13 in order to try to avoid accusations that the Chancellor was cooking the Budget Red Book. What suspicious minds some people have!

Trafalgar runs into a Scotch mist

Trafalgar House was putting forward its boldest and most confident face yesterday, insisting that it still expects to carry the day with its controversial bid to buy Scott Lithgow from British Shipbuilders.

The company is meeting the unions at the yard on Wednesday, and it continues to voice doubts whether either of the rival bidders that have emerged so far - Howard Doris and a consortium led by Bechtel - could put a viable bid together at such short notice.

There is a touch of bravura about this: for it is clear that Mr Nigel Brookes and his Trafalgar crew, while they may win in the end, are running into a fog of difficulties. The political rumpus has reached a pitch which, while it will cause Mr Brookes no loss of sleep, can no longer be safely ignored by the Government.

There is considerable pressure on Mr Graham Day, British Shipbuilders' chairman, not to explain why he wants to get rid of his corporation's greatest millstone (a course the Government entirely supports), but why he appears so single-mindedly determined to sell it to Trafalgar House.

Relations between Trafalgar House and Britoil, owner of the unfinished rig languishing in the Scott Lithgow yard, appear to be deteriorating by the day. There is no love lost between them to judge by the scathing comments about each other in private.

Trafalgar House takes a less than charitable view of Britoil's management,

which it feels should not have allowed the rig to run so late and so over budget. Britoil is worried about Trafalgar's lack of experience in building offshore rigs, and understandably wants to give companies with greater experience in the business a chance to compete. Whoever wins the day, Britoil may still go ahead with the cancellation of the rig if it believes there is no realistic chance of getting it in time for the 1986 drilling season. By then it would already be two years late.

The strategic logic of Trafalgar's move to get into the offshore rig-building business is sound. It would dovetail neatly with its existing steel and rig superstructure manufacturing business in the North-east. And nobody has denied that the terms Mr Brookes has been offered - the "clean slate" extended by Mrs Thatcher - are tempting, especially with the potential of property development of the site thrown in for nothing.

From looking like a notable coup, the deal is becoming too messy, and it could well come unstuck. Trafalgar House could, still, be free to pursue its option on acquiring another North Sea yard, the British Steel yard at Methil in Fife.

The great mortgage anti-climax

Yesterday's meeting of the Building Societies Association council ended in a resounding anti-climax. The message: no change in building society rates.

Meanwhile the societies are still pulling in savers' money. Net receipts for January, to be announced next week, will be more than £900m which, even allowing for about £100m of "hot money" - savings finding a temporary home after being switched out of offshore funds - is comfortably above the monthly average of £750m which the BSA believes necessary to meet loan demand this year.

The abolition of the cartel, ironically, has helped to create this seemingly paradoxical situation because it has removed the mechanism for reaching agreement among the societies and yet no individual society dare take the commercial risk of going it alone in reducing rates. The two biggest societies, the Halifax and the Abbey National still favour a one per cent cut in savings and mortgage rates but they know that if they moved ahead of the pack they would quickly find their intake of savings drying up at the same time as they were being overwhelmed with mortgage applications.

They also fear that with money coming in at the present rate, societies may find themselves full of expensive deposits which they are unable to lend out either because the market is oversupplied or because they simply cannot process applications fast enough.

The abolition of the cartel highlighted an important change in building societies' priorities away from concern with keeping rates low for existing borrowers toward satisfying the needs of new housebuyers societies would pay the price to attract the necessary funds.

The majority view at yesterday's council meeting was that net receipts would show a seasonal fall in the next few months when mortgage demand was picking up and lending rising to new levels around March or April. Furthermore, although queues are rapidly dwindling, the suspicion remains that more voracious homebuyers and home-improvers would soon surface if the queues vanished. And if customers are prepared to borrow money at the present price, why reduce it?

The Budget will provide a convenient watershed for taking stock. There must be every chance that rates will now come down soon after March 13.

Charles Fulton

Mercantile House has made two points in response to yesterday's note "Enter a third force in money broking". It was a condition of the original purchase of Charles Fulton in 1982 that half the staff would be made redundant, and Mercantile's subsequent sale of the profitable parts of the company yielded £10.5m (not £5.5m) and thus a handsome profit over the purchase price of £6.5m.

It should also be made clear that the reborn Charles Fulton has bought the money broking subsidiaries of Maybon, Nugent and Godsell, not MNG itself.

BL wants to keep 25% holding in privately-owned Jaguar

By Clifford Webb, Motoring Correspondent

BL wants to retain a 25 per cent shareholding in Jaguar when the luxury car maker is floated as a public company in two months' time. It has also made a similar proposal to the Government in respect of Uniparts, BL's profitable parts and accessories subsidiary which is expected to follow Jaguar into private ownership before the end of the year.

Management control usually requires a 30 to 35 per cent holding as opposed to 51 per cent for absolute financial control. BL has told the Government that it would be happy with a minimum of 20 per cent but would prefer 25 per cent to ensure that it is the major shareholder.

The retention of such a large state holding after privatization will not find favour with those government supporters who have been pressing for "a clean break" to avoid a further drain on state aid. But BL's board has presented a strong case which will almost certainly be approved by the Government.

It has emphasized that it is seeking continued state participation through a substantial but minority shareholding for only a limited period. It insists this is necessary to ensure that Jaguar and later Uniparts are developed in the best interests of this country as well as the new shareholders.

Although the close links between Jaguar and Uniparts have been put on to a formal contractual basis to make privatization possible, BL says it is imperative that the relationship should be sympathetic during the difficult running-in period.

It is even more worried about the situation that could arise

when Austin Rover goes private because of its much greater dependence on a fair deal from the privately-owned Uniparts to generate the substantial profits all car-makers depend on from the "after market".

This would seem to suggest that BL wants to retain its 25 per cent for as long as five years because most industry experts do not expect the group's biggest car-maker to be sufficiently profitable before then to attract private investors.

A date for Jaguar's flotation has already been set by BL and is only awaiting government approval. The preparation work has been complicated by the existence of BL's often-forgotten 65,000 surviving shareholders. Although retaining only a tiny portion of the equity they will have to be formally notified of the Jaguar

proposals, which will then have to be approved at an extraordinary general meeting.

However the latter may not be necessary because BL's provisional financial results for 1983 are due out next month, followed soon afterwards by the annual meeting. The two events could be combined to provide the launch platform for Jaguar.

The possibility of a two-stage return to private ownership was hinted at by BL in its 1983 corporate plan which was lodged with the Government over a year ago. At the time this remark went almost unnoticed: "One of our objectives is to obtain investment of private sector funds in some of the mainstream business over the next two years (1983 and 1984) as a first step towards an eventual return to private ownership".

Hanson challenges Brick figures

By Jonathan Clare

Hanson Trust yesterday made a strongly critical attack on London Brick's 215p per share asset valuation on the grounds that it was so constructed that it "cannot be connected with its balance sheet or its recent profits forecast".

But the half-expected third bid by Hanson for the brick company did not appear during the Stock Exchange's Trading hours. A new bid must be formally posted to shareholders by Tuesday.

Lord Hanson, believed to be in California, said in a statement yesterday: "We believe in market forces and the offer represents just that - an excellent price for the company. This latest manoeuvre by London Brick (the asset valuation released on Thursday) is simply designed to avoid facing the facts of the market."

But a spokesman for Lazard, London Brick's merchant bank, said: "If he really does believe in market forces he will have to increase his bid." London Brick's shares were 155p yesterday, still well above Hanson's offer, equivalent to 140p per share, which values the company at £212m.

Lazard said of Lord Hanson's criticism of the valuation: "The valuation was produced in order to demonstrate to shareholders that Lord Hanson's offer was as inadequate as they first thought. Whether it is included in the balance sheet is neither here nor there."

Aero agrees Coats bid

By Philip Robinson

Coats Patons, the Scottish premier yarns, cottons and fabrics group, yesterday launched an agreed £3.7m counter bid for Britain's largest knitting needle maker, Aero Needles Group.

Coats is bidding 85p a share against a 60p-a-share bid launched last month by the British arm of Illinois-based Newell Furnishing. Aero rejected

Newell's bid and said it was trying to grab assets on the cheap.

Aero's management is recommending the Coats bid and accepting with 6.32 per cent of the equity. Other shareholders including the German company, William Prym-Werke, have promised to accept the bid giving Coats around 33.37 per cent of the shares.

New share price index on Monday

By Graham Searjeant

The Stock Exchange will launch its new computerized 100 share index at 9.35am on Monday. It is likely to be called the FT Stock Exchange Index and has been - calculated privately since January 3, the first trading day of this year, from a base of 1,000, and the first public calculation will probably be - about 1,025.

It is likely to replace the FT industrial share index as the main measure of share price changes in Britain.

The new index will reflect changes in the prices of its constituent shares within a minute. It has been set up in response to calls from the London International Financial Futures Exchange, which plans to launch a stock index futures contract within the next few months.

The new index will operate on the same basis as the 747 constituent all-share index, by reflecting the market values of each company rather than treating all share prices as equal. It will be based on the 100 biggest companies traded largely on the London Stock Exchange and will thus be dominated by oil companies, and the large financial groups more than industrial companies.

Dollar gains

Early rumours of President Andropov's death sent the dollar sharply higher yesterday morning but, after confirmation from Moscow, traders took their profits, leaving the US currency only 75 points up against the Deutschmark at DM12.7415.

The Soviet Union was a notable seller of dollars yesterday after heavy buying on Thursday before the rumours began.

The pound lost 90 points to \$1.4140, while its trade-weighted index fell 0.3m to 81.4.

STOCK EXCHANGES

FT Index: 805.4 up 0.44
FT 100: 82.49 up 0.11
FT All Share: 481.97 up 0.71
Bargains: 24.131
Bargains: 24.131
Index: 102.89 up 0.44
New York: Dow Jones Industrial Average: (latest) 1,159.44 up 6.70
Tokyo: Nikkei Dow Jones Index 9,959.90 down 41.64
Hongkong: Hang Seng Index 1050.77 down 39.31
Amsterdam: 164.2 up 2.0
Sydney: AO Index 743.4 down 4.3
Frankfurt: Commerzbank Index 1037.2 down 1.6
Brussels: General Index: 140.80 up 0.9
Paris: CAC Index 163.6 down 1.4
Zurich: SKA General 308.20 up 1.90

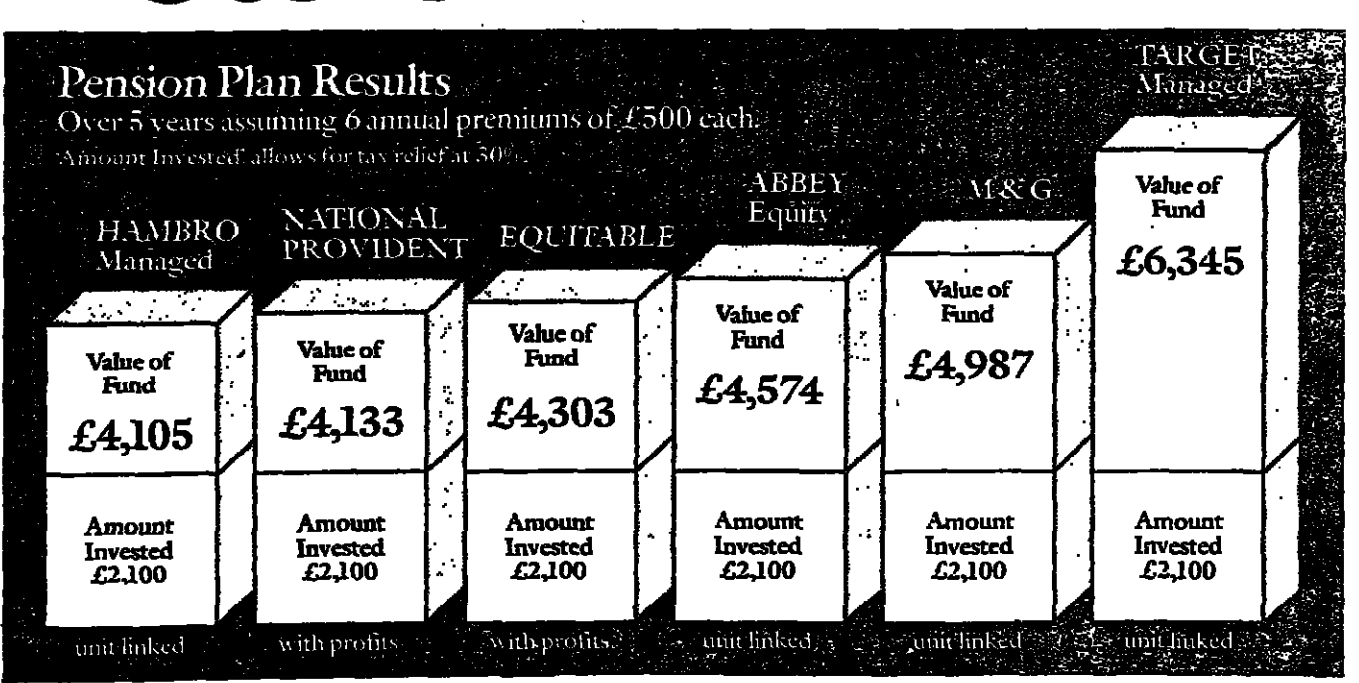
CURRENCIES

LONDON CLOSE
Sterling \$1.4140 down 90pts
Index 81.4 down 0.3
DM 3.8825 down 0.0075
FFr 11.9450 down 0.0125
Yen 332.00 down 0.75
Dollar Index 130.2 up 0.4
DM 2.7415 up 0.0075
NEW YORK LATEST
Sterling \$1.4155
Dollar DM 2.7425
INTERNATIONAL
ECU £0.578080
SDR £0.732748

GOLD

London fixed (per ounce):
am \$380.90 pm \$377.65
close \$378.25 (2267 25-267.75)
New York (latest): \$378.25
Kruggerand (per coin):
\$380.00-391.50 (\$275.50-276.50)
Sovereigns (new):
\$89.00-90.00 (\$62.75-63.50)
*Excludes VAT

If you're about to invest in a pension plan make sure it's the best on the market.



If you're self-employed or the director of a private company you'll know all about the tax advantages of investing in a pension plan.

Your biggest problem will be selecting the best from the rest.

Obviously, the most important factor in making your decision will be the size of your pension fund when you retire. And that will be determined by the success, or otherwise, of your chosen investment managers.

All too often, this decision is taken as a result of comparing projected growth figures, whereas the only realistic basis for comparison is achieved growth.

The table above is taken from the latest publication on personal pension plans published by the Financial Times.

It compares the actual results of an investment in the Target Personal Pension Plan - linked to the Target Managed Pension Fund - with five of the market leaders in individual pension plans.

What it doesn't show, however, is that the Target plan has out-performed all other similar plans over the last five years. The sort of performance you'd expect from funds managed by J. Rothschild Investment Management Limited.

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WALL STREET

Dow average up by 5 points

New York (Reuters) - Wall Street share prices remained higher in early trading yesterday, but prices pulled back from the day's peaks.

The Dow Jones Industrial Average, which had risen to 1161 in the morning, was up by 5 points to about 1157.

In the broader market, rising issues outnumbered declines by about seven to six. Volume was about 31 million shares.

Chock Full O'Nuts rose 2½ to 20½ after American Financial Corp said it had increased its stake in the company from 29.3 to 45.4 per cent.

US wholesale prices accelerated by 0.6 per cent in January, making their biggest one-month rise in more than a year as food prices surged ahead in the wake of severe winter weather, which destroyed crops and livestock (Bailey Morris writes from Washington).

End to US supply ban would hit Arabs

Japan may desert Opec oil

By David Young, Energy Correspondent

The Organization of Petroleum Exporting Countries (Opec) is faced with a new threat to its share of world oil sales at a time when forecasts show that world consumption of its oil could fall to 16 million barrels a day from the present 17.5 million.

The United States is considering whether to lift its ban on exports of Alaskan oil to Japan. If it does, the Alaskan oilfields would supply up to 200,000 barrels a day, all of it replacing oil at present bought by Japan from Middle Eastern Opec producers.

The proposal is being put forward by the Alaskan member in the US Senate, Mr Frank Murkowski. He has tabled an amendment to legislation which allowed the construction of the Trans-Alaskan pipeline and banned exports of oil from the

Mr Murkowski argues that lifting the ban would free Japan from uncertain Middle East oil supplies, would increase tax and royalty income from increased output and would cut the US trade deficit with Japan.

A report by the Arab Organization for Information shows that Opec output could drop to 16 million barrels a day early this spring. But if Opec accepts lower production in an orderly way, the report suggests, output could rise again to 17.5 million barrels a day.

Other pressures working against a stable world oil market in the coming months include Saudi stockpiling in chartered supertankers, Nigeria's need to increase oil revenue, Iraqi export expansion with the completion of its new pipeline to Turkish ports and an increase in Turkish exports of crude oil

There is now a real prospect that Nigeria will be allowed to increase its output marginally to improve foreign earnings from exports.

Shaikh Ahmed Zaki Yamani, the Saudi oil minister and the most influential voice within Opec, arrived in Nigeria yesterday for talks with the new head of government Major General Mohammed Buhari. Shaikh Yamani is a friend of the Major General Buhari since his days as a Nigerian Opec delegate.

Shaikh Yamani has indicated that any request by Nigeria to increase its output above its present 1.5 million barrels a day would be given preferential treatment by Opec. He said he would personally support such a Nigerian request and would

For joint accounts, all parties must sign the application, but only one signature will be required on cheques.

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Pensions

When the Saints plan retirement

Sun Life, which runs one of the better pension plans for the self-employed, has come up with a useful addition.

A range of unitized funds is already available to investors in the Sun Life pension scheme and Sun Life has now added the option of a fund which invests in the shares of the Scottish American Investment Company. It is called the Saints Personal Pension Plan.

The appeal of any investment trust is the gearing and if you add the tax relief on pension contributions, you are buying a lot of assets for each pound invested.

Scottish American shares stand at a discount on their asset value of more than 25 per cent. This means that for every £100 invested in the Saints plan, before tax relief, the policyholder will obtain the benefit of £125 of assets. Add to this the tax relief at a minimum of 30 per cent and every net contribution of £100 buys about £190 worth of assets.

The twist is that if you are a Scottish American shareholder, you can transfer your holding to the pension scheme and add additional contributions - all at a 3 per cent discount.

Business booklets

Three new booklets from the Institute of Chartered Accountants will be of particular use to small businesses. Directors' Transactions sets out the legislation for each category of transaction. It covers loans, quasi-loans, credit transactions, property transactions, disclosure and the responsibilities of the auditor. Payments on Termination of Employment gives details of the 1982 legislation and deals with the circumstances and amount of any payment, applications of PAYE, tax relief and other problem areas.

Statutory Sick Pay reviews the circumstances in which independent accountants may become involved in a company's sick pay arrangements. Directors' Transactions, £5 - Payments on Termination of Employment £2.75 - Statutory Sick Pay, £2, all available from the Publications Department, Institution of Chartered Accountants, PO Box 433, Chartered Accountants Hall, Moorgate Place, London EC2P 2BU.

Insurance package

Housebuyers who borrow from Lloyds Bank will be offered a complete insurance package covering buildings, contents, and monthly loan repayments if the borrower is unable to work through disability or unemployment.

The buildings cover is a fairly standard £150 a year for each £1,000 of insurance, but the contents cover looks expensive at £3.50 to £11 per £1,000 (depending where you live). It is difficult to evaluate the unemployment and disability cover. The most similar type of policy is a permanent health plan which provides monthly benefits if you are unable to work through illness. To provide £100 a month permanent health cover for a 39-year-old should not cost much more than £50 a year. By comparison, the Lloyds unemployment/disability cover of £100 a month costs £66 a year (£5.50 a month) but benefits are paid for only 12 months if unemployed or 24 months for disability or sickness. A permanent health policy would pay benefits for the rest of your working life if necessary.

Card guard

Credit card theft must be booming, as a second "insurance" scheme to cope with this eventuality has just been launched, competing with the existing Card Protection Plan.

The newcomer, Cardstop, charges £12 a year and like Card Protection Plan, keeps a list of all your credit cards, cheque cards, cash dispenser machine cards and stolen you phone a 24-hour hotline, and Cardstop instantly notifies the card companies by telex that the card should be cancelled. The £12 annual fee also gives you indemnity cover for up to £100 for each card registered. Details from Cardstop, Southgate Chambers, 37/39 Southgate Street, Winchester, Hants. Tel: 0962 66358.

Fund for ventures

A £7.3m fund has been set up to provide finance for unquoted companies, by Hoare Govett the stockbrokers and Candover Investments, the management buy-out specialists.

The joint venture fund, called Hoare Candover, will invest in management buy-outs and provide development capital for manufacturing or service companies. It will support advanced technology ventures, but it will not confine itself to them.

Finance will be within the range £100,000 to £735,000. Further details from: Hoare Candover Exempt Fund, 4-7 Red Lion Court, London EC4A 3EB. Tel: 583 5090.

Charitable tender

People who want to get rid of their old halfpennies (soon to be withdrawn from circulation) can take them into any branch of National & Provincial which will give the whole amount direct to charity through collecting boxes at the branches. The collection will be organized regionally to benefit local charities. The Royal Mint will stop producing the halfpenny on March 23 and it will cease to be legal tender before the end of the year. National & Provincial's scheme could raise more than £500,000 for charity.



Elgar for charity

Anthony Quayle, the actor, will play the role of Sir Edward Elgar in a charity concert to commemorate the fiftieth anniversary of the composer's death. The sponsor is Diners Club, which will be giving £5,000 to the Save the Children Bone Marrow Unit Appeal, for Westminster Hospital.

The concert is on February 23 at Westminster Abbey, in the presence of Queen Elizabeth the Queen Mother.

A 10% chance

A new variation on the building society regular savings scheme gives lump sum investors in the 50-plus age bracket the chance of earning 10 per cent net of basic rate tax on their money. The company which provides the insurance cover is giving concessional rates. Run by Leicester Building Society, the investor puts £2,000 to £10,000 in a high-yielding Leicester-card Tempus account which pays 8.25 per cent net of basic rate tax. This is used to fund regular premiums into the Zurich Life Building Society linked scheme, with the investor picking up the benefits of life assurance premium relief along the way. The account can be cashed in at any time after the first four years without penalty for basic rate taxpayers.

Rebuilding protection

Anglia Building Society is offering its borrowers the chance to insure their homes for full rebuilding cost - whatever that might amount to. The new policy which costs £1.80 a year for each £1,000 of cover compared with standard cover at £1.50, guarantees to meet rebuilding costs in full.

To qualify, the initial sum insured must not be less than the rebuilding costs provided by the society's valuer and must be index-linked. The building must be of standard construction and the sum insured adjusted in the event of extension or improvement.

The policy will be available to new borrowers from March, and existing borrowers will be able to transfer to the new contract, subject to a sum-insured review.

Budget insurance

The general feeling is that the Chancellor will in the Budget clamp down on the advantageous "discounted gift" capital transfer tax avoidance schemes.

Medical and Professional Insurance Brokers has come up with a plan which allows you to invest now, but if there is anything nasty in the Budget which affects these schemes retrospectively, you will be able to back out.

The Legal and General scheme is the best known of the few on offer and Medical and Professional says it has negotiated for its clients who invest now the right to withdraw for up to two weeks after the Budget. Anyone wanting to know more should get in touch with Medical and Professional at its Liverpool head office.

World cover

Insurers are at least waking up to the fact that there is considerable demand for year-round travel insurance from those who go abroad frequently. Pickfords Travel has just launched a policy designed for the business traveller. It covers all the normal risks - medical expenses, loss of money and baggage, third party liability, accident insurance, and cancellation - but is not

cheap, at £86 a year for cover in Europe and the Mediterranean, or £116 worldwide.

And it does not begin to compare with the Centurion cover available to American Express cardholders who for an annual premium of just £25 get £50,000 worth of medical fees insurance worldwide. Baggage and other risks can be covered as optional extras for a small extra premium. This policy must give the best value available, and it is worth joining American Express just to get the cover.

Fixed rate at Spa

Do not miss the chance of receiving a guaranteed 9 per cent net of basic rate tax with Leamington Spa Building Society's new fixed rate, one year Spa Bond. Most building society bonds offer a guaranteed differential over the societies' ordinary share rate, but the interest rate is otherwise variable.

Leamington Spa's bond is, however, paying a fixed rate of return guaranteed for the 12 months. These offers are usually fully subscribed quickly so do not waste time.

Minimum investment is £2,000 with a £30,000 per person maximum, or £50,000 for a married couple.

If you cannot afford the minimum of £2,000 then Birmingham and Bridgewater Building Society is offering a fixed rate share account paying 8.6 per cent, net of basic rate tax, for a minimum investment of only £500. Like the Leamington Spa's bond, it is a 12-month investment.

£23 billion question

The building societies are all set to lend £23 billion during the coming 12 months - but they do not know whether it will be enough to satisfy demand. "The major difference between the mortgage market and other markets currently is that statements from the suppliers of mortgage finance about the availability of their product have a direct influence on the number of customers entering the market. A building society executive has only to say to the press that mortgage queues are declining at his society to

ensure that within a few days the very opposite is the case," an article in the BSA's Bulletin says.

Currency bond

Fund manager Patrick Whittingdale, who has been successful at managing gilts for Lloyd's members, is launching a currency bond fund this year. This follows the successful debut of his short dated gilt unit trust which pulled in £10m from higher rate taxpayers and members of Lloyd's within months of its launch last September.

Remortgage offer

Do you need some cash to buy a car, build a garage or pay for your holiday? Insurance broker Chase de Vere has money available for remortgages (get some of the equity out of your house) at 12 per cent. You will not get tax relief on that part of the loan which is used to buy a car, but it is still cheap borrowing. Tax relief is available only on "qualifying" loans used to purchase or improve your home.

For straightforward house purchase Chase de Vere has funds available at 11.5 per cent and in both cases the loan would be linked to a with-profits endowment policy of your choice.

The minimum loan is £15,000 with a maximum of £125,000. You can borrow up to three times your earnings - and if you are married, all of a wife's earnings will be taken into account if she is a professional person or above childbearing age.

Details from Chase de Vere, 125 Pall Mall, London SW1. Tel: 01 830 7242.

Piggy banking

In spite of the fact that it is poor value for money, 250,000 children have been persuaded to open a Piggy Bank account with the NatWest. The account pays out the basic seven-day deposit rate of 5.5 per cent when 7.25 per cent is easily obtained from a building society. To add insult to injury, the child is expected to pay £1 for the starter pack and a piggy money box.

Tax guide

Tips for entertainers

Is the winner of the Booker prize taxed on the £10,000 he receives? Can Mick Jagger write off his hairdressing costs? If you want to know the answers, get hold of a copy of accountant Arthur Andersen's *Taxation of Entertainers*.

The book emphasizes the tax planning opportunities that may arise. For example, a self-employed entertainer may be able to bring his wife into a business partnership and save tax by electing for his earnings to be taxed separately.

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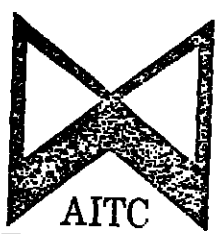


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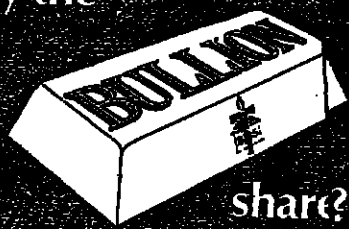
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FAMILY MONEY

Currencies

Dealers who dice with the US dollar prepare to fend off effects of a tumble

The dollar has been riding high on the international currency markets, but all the experts agree that it is heading for a fall.

The big questions are: when will it fall and by how much? Managers of the large currency funds have been shifting the mix of their currencies to reflect their view of the world currency market.

Some funds, such as Hill Samuel, have never held the dollar. Fund manager Mr. George Stephens said: "We have always regarded the dollar with real suspicion. That has been a mistake. We have missed out on some currency strength." Others, such as Targe and Schroder, have not held dollars for some months.

Mr. John Gittings of Target Managed Currency Fund said: "We have been looking for a break in the dollar. Under current conditions it is difficult for a currency manager to pinpoint a breaking point."

He wanted to anticipate any slide in the value of the dollar and admit that by getting out of dollars some months ago he got out too early.

Mr. Peter Burrows of Brown Shipley, like the other experts, expects the dollar to crack, but he still believes there are profits to be made from it. His fund held dollars until mid-November, had one at the turn of the year, and now holds 20 per cent of the fund in dollars. "Most of the professionals are saying that it is going to crack but they are not prepared to put any date on it."

The dollar is performing a balancing act supported by high interest rates, international tension and deep crises and feeling of political stability in the US. Yet, pulling in the other



direction, America has a huge budget deficit and a balance of payments problem.

Mr. Burrows is a long term bear of the dollar, believing that the US cannot escape from the basic laws of economics. "If the country was anywhere other than the US by the mid-80s, the one thing that is certain is that the currency would be cracking. Some people say that because the US is special it cannot happen - but I cannot believe that the States is impervious to economic forces."

He would advise a small investor to be ready to get out of dollars but to hang on as long as possible. If you wait until there are definite signs that the

dollar is on the turn you will probably only miss the first two or three percentage points of the slide - and will have done very well out of the holding.

The Guinness Mahon fund has already limited its exposure to the dollar. At the beginning of the year 30 per cent of the fund was held in dollars and 40 per cent in yen which the fund manager, Mr. Howard Flight, regards as a dollar-linked currency. "For a number of reasons we felt that the possibility of the dollar weakening was greater than the market perceived. The fund has now cut its holding of dollars back to 25 per cent and the yen back to the same level."

"The beauty of the yen is that of all the main currencies it is the cheapest against the dollar. If the dollar falls out of bed it will strengthen, but while it is strong the yen is moving in line with the dollar. You have it both ways."

The Royal Bank of Canada's currency fund is essentially a dollar fund. It invests in other

currencies only to take advantage of dips in the dollar. It has been actively dealing since January 31 when the fund held 8 per cent in Deutschmarks and 17 per cent in yen. The following day the fund bought 12 per cent sterling and increased its Deutschmark holding to 17 per cent. It sold the Deutschmarks after five days to take a profit leaving a holding of 16 per cent in yen and 12 per cent in sterling until Tuesday when the two currencies were sold at a profit. The fund now stands at 83 per cent dollars and 17 per cent Deutschmarks.

"We take our profits wherever we can," said Mr. Roger Arundale, fund manager.

"We do not see any reason why the dollar should come down at the moment. When it does go it will go fairly sharpish. We are watching it by the hour."

The minimum investment in these managed currency funds ranges from £500 for Schroder to £2,500 for Guinness Mahon. But, of course, you can make your own decisions and invest directly in the currency of your choice through one of the do-it-yourself funds where you choose the mix of currencies. Rothschild's Old Court International Reserves has the widest choice of currencies and has some of the lowest charges.

Vivien Goldsmith

Savings

Friendly perks for investors

The Savers Assurance Society, one of the new breed of tax-exempt friendly societies, has linked-up with Aiken Hume investment management to offer investors what it describes as "the best of both worlds".

Plan 2000 is a 10-year contract with all the usual perks - the friendly society pays neither corporation nor capital gains taxes and the proceeds of the plan are entirely tax-free. It aims to offer security by investing 50 per cent in gilts through top broker, Greenwell and high growth with 50 per cent in Aiken Hume's American and Japanese technology funds.

Being a friendly society plan providing an extra 42 per cent growth over taxed funds growing at the same rate, there is a drawback. There is a limit to the sum you can invest. It is £288 for 20 to 50 year olds and £311 for 60-year-olds (the maximum age), and you have to either be married or have dependent children.

Management charges take a startling 90 per cent of the first year's premium, with a further 4 per cent going to cover life assurance premiums - leaving just 6 per cent to be invested. But, after this, 103.5 per cent of premiums are invested. For the single premium variation, the maximum lump sum is between £1,860 and £1,940 which brings a discount of 25 per cent.

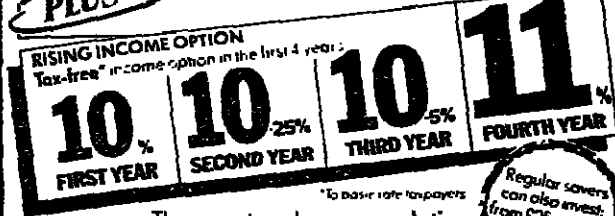
There are fierce penalties for surrendering the policy before the 10 years are up - only gross premium payments are refundable.

Building Society Investors:

YOU CAN EARN HIGHER INTEREST - no matter how old you are!

The new, high-yielding Building Society Plus Plan has THREE important pluses for lump sum investors:

- PLUS 1.** Return should be much higher than with an ordinary building society account.
- PLUS 2.** Your money is boosted by a special tax bonus from the government.
- PLUS 3.** The Plan is available to all ages!



This exceptional, non-speculative investment is exclusive to R.J. Temple & Company.

RJ TEMPLE & COMPANY

For R.J. Temple & Company, Principal Administrative Office, Temple House, 37 Grand Parade, Brighton BN2 2QA. Telephone 0273 673136. Please tell me how I can earn much higher interest without risk.

I am interested in Capital Growth ☐ or High and Rising Income ☐ (Please tick as appropriate)

I have a lump sum to invest of approximately £.....

I am interested in regular savings of £..... a year/month

Name.....

Address.....

Date of Birth.....

Postcode.....

Telex.....

Licensed Dealers in Securities T11/2

THE TIMES BUSINESS NEWS

USM REVIEW EVERY MONDAY

GT Top Fund Managers of 1983.

GT unit trusts have an enviable record of consistently good long term performance.

1983 was no exception. And, as you will see from the press headlines in recent weeks, the national newspapers have been more than complimentary about GT's investment abilities. The Observer also gave us their Fund Manager of the Year award for 1983.

This coveted award proves that the average performance of all GT funds was superior to that of any other unit trust group in 1983.

It demonstrates consistently good performance right across the range of funds and is further proof of the success of GT's philosophy of producing steady results through concentration on main market funds and avoiding sector gimmicks.

At GT we believe that you, the investor, should make the important choice: which of the main markets do you want to be in?

Beyond that, you should rely on us to choose the sectors and the stocks to produce results.

Our award from the Observer is only one confirmation of that fact.

Performance figures for the twelve months to 1st December, 1983, published

GT IS BRIGHTEST AND BEST OF 1983

But I nominate GT as the unit trust group of the year because of its strong performance and speed in achieving it. The fact that investment today is global, not parochial.

GT Rules U.K., O.K.

Top of the trust tables for 1983. Since September 1982, GT, however, are The Observer Unit Trust Managers of the Year.

No GT investor has cause to feel disappointed this year.

Whatever the recipe, the GT funds certainly appear able to follow it. This is the second time the group has won our accolade.

Top performers

| PAST YEAR | PAST TWO YEARS |
|--------------|----------------|
| 1. GT | 1. Framlingham |
| 2. Galeson | 2. Galeson |
| 3. M&C | 3. M&C |
| 4. S&P | 4. S&P |
| 5. Henderson | 5. Henderson |

Daily Telegraph 18.12.83

in Money Management and Planned Savings show that GT's European Fund is not only top of its category, but outperformed all the UK's 600 unit trusts.

Planned Savings also puts GT as the clear leader in a table of weighted averages of all funds of the top 20 unit trust groups. But what about 1984, and the potential for your money?

Our performance is based on a simple and consistent investment strategy of choosing proven, high quality, growth companies in each of the world's major stock markets.

To make sure our choice is right, we have investment teams on the spot in each of those markets to make the day-to-day decisions.

That means your money has the best possible opportunity to grow in the chosen market - US, UK, Europe or the Far East. But remember that the price of units and the income from them can go down as well as up and you should look on your investment as a long term one.

Right now, we are confident that the outlook for the world's main capital markets is favourable.

So make your choice from one of the four main market funds on offer here.

Or, if you prefer, talk to your professional adviser.

Here are 4 good reasons why GT should always be among the leaders

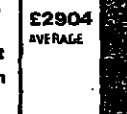
GT European Fund

The investment policy of this fund is based on the assumption that the economic and political changes in Europe are leading to a long-term re-appraisal of European equities by international investors. The fund gives a well-spread portfolio in all the major continental markets. There is a base holding of core stocks, complemented by those which should benefit from cyclical upswings.



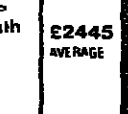
GT US & General Fund

This £40 million fund invests in US equities with the aim of achieving capital growth. The emphasis is on high quality North American companies selected by our office in San Francisco. It is your way to share in the potential growth of the world's largest economy, well set on its recovery path.



GT Capital Fund

This fund invests in carefully selected UK companies with above average growth potential. If you share the view that the best British companies, and the London Stock Market, still have much potential, you should consider this £10 million fund with its excellent record.



GT Japan & General Fund

The aim of this fund is to achieve capital growth from a spread of investments in Japan with particular emphasis on growth companies. GT believes that Japan has one of the soundest economies in the world with well above average growth prospects. The £80 million fund is managed from our office in Hong Kong, backed by our research team in Tokyo.



Note: The performance figures shown in the charts above compare £1,000 invested in GT Funds with sector averages over the five year period to 1st January 1984 (European Fund over one year). The figures assume all net income reinvested and are on an offer to offer basis. Source: Planned Savings.

GENERAL INFORMATION: Trustee for all the Unit Trusts mentioned: Lloyds Bank Plc, 71 Lombard Street, London EC3P 3BS.

The trusts are authorised by the Department of Trade and Industry as "underwriter" investments under the Trustee Investment Act 1961.

The offer price of the units on 8th February 1984 was as follows:-

| | | | |
|---------------------|--------|-------------|-----|
| GT US & General | 47.5p | Gross yield | 0.3 |
| GT Japan & General | 125.8p | Gross yield | 0.2 |
| GT Capital (Accum.) | 78.5p | Gross yield | 1.6 |
| GT European | 124.9p | Gross yield | 0.9 |

Applications will be acknowledged and certificates will normally be issued within six weeks. An initial charge of 5% is included in the offer price. An annual charge of 1% + VAT of the capital value of the funds is deducted from the gross income of the funds to defray management expenses (14% in the case of GT Capital Fund).

Subject to this annual charge and net of tax, income is allocated to Unitholders twice a year as follows:-

| | | |
|--------------------|----------|--------------|
| GT US & General | June 21 | December 21 |
| GT Japan & General | May 21 | November 21 |
| GT Capital | March 21 | September 21 |
| GT European | April 21 | October 21 |

Units may be sold back at any time at the bid price ruling on receipt of your renounced certificate and payment will normally be made in 7 days. Prices of units and yields are quoted in the National Press and following an initial purchase they may be bought in multiples of ten. Commission is paid to recognised agents out of initial charge. (Rates available on request). The Managers are GT Unit Managers Ltd, 16 Finsbury Circus, London, EC2. Registered in London No 903827. This offer is not available to either residents of the Republic of Ireland or to citizens or residents of the USA.

Members of the Unit Trust Association.

If we wish to invest in GT Funds as follows: (any amount, minimum £500 in any one fund), at the price ruling on the day you receive this application. Cheques should be made payable to GT Unit Managers Ltd.

| GT EUROPEAN | GT US & GENERAL | GT CAPITAL | GT JAPAN & GENERAL |
|-------------|-----------------|------------|--------------------|
|-------------|-----------------|------------|--------------------|

£.....

If you normally use an agent please state name here.

If we enclose a cheque for the amount to be invested.

An account cannot be opened in the name of a minor but applications can be made by an adult and the account designated, i.e. 'A', 'B' or with the minor's initials.

Tick box if dividends are to be reinvested ☐

Signature.....

(In the case of joint applications all must sign and provide names and addresses on a separate sheet)

Full Forenames.....

(Block letters (Please state Mr, Mrs, Miss or Title))

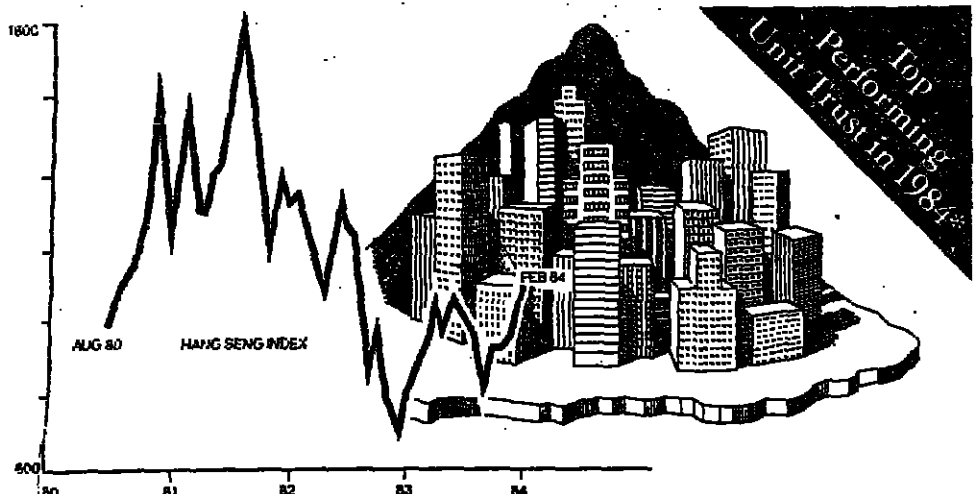
Surname.....

Address.....

Postcode.....

GT UNIT MANAGERS LTD

Park House, 16 Finsbury Circus, London EC2M 7D. Tel: 01-428 8131 T11/2/84



High rise in Hong Kong.

In recent years Hong Kong has been badly hit by two main factors. The world slump and political uncertainty.

In 1983, for instance, the stock market was dominated by the talks between Britain and China over the Colony's future.

Dramatic start to 1984. But the first few weeks of 1984 have seen the Hong Kong stock market rise dramatically. The Hang Seng Index has jumped by more than a quarter since the start of the year and achieved a 17 month high of 1151.12 on 6th February.

Gartmore Hong Kong - Top Trust.

The dramatic rise in the Colony's investment fortunes is lettered only by the performance of Gartmore's Hong Kong Trust. Figures just published in Planned Savings Magazine show that the Trust grew by a staggering 32.8% - in just one month. That makes it not only the top performing trust in its sector, but the top performing unit trust on the market.

Sustained Recovery?

The mainland Chinese are becoming increasingly helpful in their attitudes towards Hong Kong's business community.

Gartmore believe that this, along with other signs of progress being made towards a satisfactory political solution to the Colony's future, will be a big factor in sustaining investors' confidence in Hong Kong.

Business Confidence Soars.

Hong Kong's economy is strong. Domestic demand is picking up and company profits look likely to rise by 20% in 1984.

Interest rates have recently dropped sharply, bringing prime rates down by 11.2% from their peak in 1983. Export growth is buoyant, the balance of payments outlook is improving and the currency is stable. No wonder business confidence is soaring.

Aiming for growth.

The main emphasis of Gartmore's Hong Kong Trust is on investments which we believe stand to

gain most from the Colony's continuing recovery. The aim of the Trust is above-average growth and the income is therefore likely to be modest. The estimated current gross yield is 1.47% p.a.

Gartmore's Advantage.

The £1.5 billion Gartmore Group was one of the first major investment companies to take the Colony seriously, opening an office in Hong Kong nearly 20 years ago. That means we have a big advantage when it comes to on-the-spot market information.

Invest now in this exciting Trust.

By its nature, Hong Kong will remain a volatile area, but Gartmore expect overall returns on Hong Kong investments to be very exciting in 1984. Any investment, however, must be regarded as somewhat speculative and should ideally be viewed as part of your overall portfolio.

How to invest.

You can invest from £200 upwards. For your guidance the unit offer price on 9th February, 1984 was 24.5p.

Remember that the price of units and the income from them can go down as well as up.

To invest, just complete and post the coupon below.

You can obtain information on other Gartmore unit trusts and on Gartmore's Share Exchange Service, by ticking the appropriate box in the coupon.

*Planned Savings - Offer price to February 1st 1984.

Further information. Apply as you will be asked and it will be sent to you as soon as possible.

You can also obtain a copy of the Prospectus for the Gartmore Hong Kong Trust. This is a detailed document which sets out the aims and objectives of the Trust, the investment policy, the risks involved, and the terms and conditions of the offer.

Annual distributions are paid, not in cash, but in the form of a dividend certificate which can be used to purchase more units in the Trust.

The Trust has an annual management charge of 1% on the value of the assets.

Units are sold at a discount of 5% to the offer price. An annual charge of 1% + VAT of the capital value of the funds is deducted from the gross income of the funds to defray management expenses (14% in the case of GT Capital Fund).

Subject to this annual charge and net of tax, income is allocated to Unitholders twice a year as follows:-

| | | |
|--------------------|----------|--------------|
| GT US & General | June 21 | December 21 |
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| GT Capital | March 21 | September 21 |
| GT European | April 21 | October 21 |

Units may be sold back at any time at the bid price ruling on receipt of your renounced certificate and payment will normally be made in 7 days. Prices of units and yields are quoted in the National Press and following an initial purchase they may be bought in multiples of ten. Commission is paid to recognised agents out of initial charge. (Rates available on request). The Managers are GT Unit Managers Ltd, 16 Finsbury Circus, London, EC2. Registered in London No 903827. This offer is not available to either residents of the Republic of Ireland or to citizens or residents of the USA.

Members of the Unit Trust Association.

For Gartmore Fund Managers Ltd, 2nd Floor, Mary Axe, London EC2A 3BP. Telephone: 01-423 1212. (Rural No. 1137353. Regd. address as above)

I/we enclose a cheque for £..... to be invested in Gartmore Hong Kong Trust at the unit offer price ruling on the day of receipt.

Tick box ☐ I/we do not wish to invest in Gartmore Hong Kong Trust at the unit offer price ruling on the day of receipt.

I/we do not wish to invest in Gartmore Hong Kong Trust at the unit offer price ruling on the day of receipt.

I/we do not wish to invest in Gartmore Hong Kong Trust at the unit offer price ruling on the day of receipt.

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I/we do not wish to invest in Gartmore Hong Kong Trust at the unit offer price ruling on the day of receipt.

I/we do not wish to invest in Gartmore Hong Kong Trust at the unit offer price ruling on the day of receipt.

Surname (Mr, Mrs, Miss, Title).....

First Name(s) in full.....

Address.....

Signature(s).....

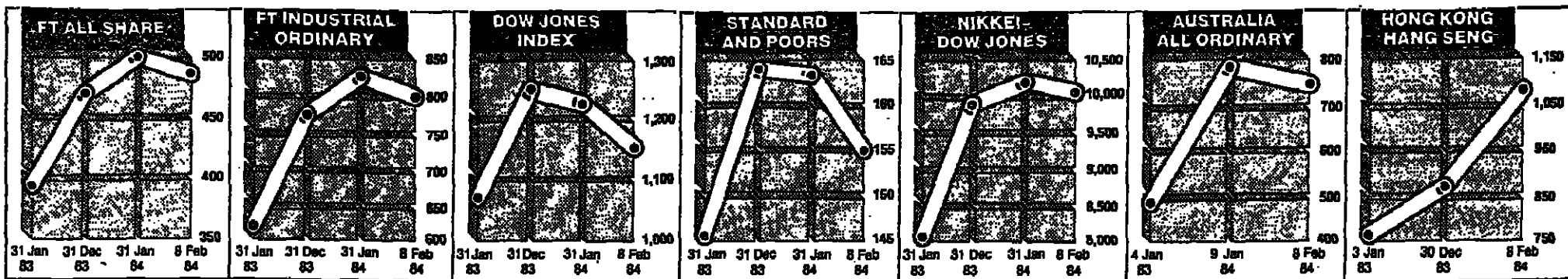
(Joint applicants must all sign and attach to names and addresses)

GT UNIT MANAGERS LTD

Park House, 16 Finsbury Circus, London EC2M 7D. Tel: 01-428 8131 T11/2/84

FAMILY MONEY

Shares



State of the markets round the world since the beginning of last year.

Wall Street slide fails to shake long-term outlook of investors

Has the great share bubble burst? This is the question everyone is asking in a week when Wall Street dropped more than 30 points and the British market showed signs of following suit.

President Reagan's refusal to take steps to curb the United States budget deficit was the cause of the trouble, aggravated by Mr Paul Volcker's strong criticism of the President's policies.

As chairman of the Federal Reserve Board, Mr Volcker's views carry enormous weight and in a swinging attack on the president's fiscal policies he denounced them as "inadequate".

This is a fight that the President had hoped to put off until after the autumn election, and the immediate reaction was for the dollar to slide along with share prices as investors sensed trouble ahead.

But not everyone thinks the

decline will necessarily continue. Mr Ian Maxwell Scott of the stockbroker, Springcourt Kemp Gee, says: "We have already taken some of our funds out of the US, but we do not see this as the beginning of a long bear market. We think it will stabilize and at this stage we are saying stick with it."

"We would like to see the dollar steady, but I think probably the days of stable currencies are over. Longer term we see the dollar reaching parity with the pound by the end of the decade," he says.

But Mr Maxwell Scott is not gloomy about the prospects for US shares: "We see areas of

growth, especially in the high technology stocks which have taken quite a beating recently and when things settle down, we would be happy to buy again. We are not expecting a long slide on Wall Street", he says.

Neither is Mr Peter Edwards of Premier Unit Trust Brokers, though for his discretionarily clients he has already reduced their American exposure to no more than 20 per cent of their portfolios. He says: "We were unhappy some months ago with the US and decided to hedge our bets and go further into Japan."

His clients are now 50 per cent invested in Japan, 25 per

cent in Britain and only 20 per cent in the US. For those still heavily invested in the US his advice is switch into Japan - and hurry.

Longer term, however, he is quite bullish about the US. "I think if Reagan is forced to give a bit on the budget deficit and the situation stabilizes, you could have a very good 1985 on Wall Street."

"We have not panicked" is the reaction from Mr Alan Torry, who manages the successful Prolific Unit Trusts. "We have not taken any significant liquidity. I think this is a relatively short reaction and it could easily bounce back. It does still appear to be the

cheapest market historically", he says.

He thinks there will be continuing uncertainty until both the American election and the budget deficit problem are out of the way, but after the autumn, things could look much brighter.

This is a view shared by Mr Stuart Goldsmith, Investment Director of unit trust group, Britannia. He says: "In the short term the slide on Wall Street is a reaction to the tightness of monetary policy over the last few months. Combined with the budget deficit problems, the realization has dawned that this could mean a period of low growth."

He believes, however, that this is a short-term readjustment. "Later in the year they will take some action, even if it announces tax increases for 1985. I would say this is a temporary situation", he says.

What of our own stock market? "We are much further into the bull market here and we would not be altogether surprised to see a 15 per cent decline in our market. But none of the problems confronting the US apply in Britain, Mr Goldsmith says.

Though the outlook is generally good, Mr Goldsmith believes that there are technical factors involved here. "We have seen quite a differential developing between bonds and equities and the relative risk/reward ratio has temporarily tipped in favour of equities. You may well see the British market drop further in percentage terms than the US, but I think it will all come right", he says.

Lorna Bourke

Banking

An account with a cunning twist

The high-interest cheque account launched by the Midland bank should raise a cheer from anyone with a bank account. For it is sure to provoke a rapid response from the other big banks and hasten the changes in personal banking services, which are steadily increasing the choices open to customers.

Available to both customers and non-customers, the Midland account is by no means the first of its kind. Money-fund or high-interest cheque accounts have been on offer for some time from several merchant banks, unit trusts and the Bank of Scotland; Co-operative Bank, one of the pioneers in this field, has been offering its own version of an interest-bearing current account for some time.

National Westminster also offers its Cashwise account, but this pays a poor rate of interest.

Midland, however, has started something which the other big banks cannot afford to ignore.

Customers have to keep at least £2,000 in the new account and interest is payable at 9 per cent (9.3 per cent Annual Percentage Rate). You can write as many cheques as you like for a minimum of £200 as well as being able to cash one cheque daily for £200 at Midland branches. There are no charges on the account, although there is a stiff penalty for falling below the £2,000 minimum: the interest rate drops to the seven-day deposit rate of 5.5 per cent until the minimum is restored.

This appears to be aimed at the richer customers, but Midland has been rather

cunning by offering with it a high interest account on an ordinary current account which is free of charges providing it kept in credit. This broadens the appeal to those who perhaps have money saved in a building society, but are prepared to sacrifice some interest (social ordinary share accounts pay an equivalent of 10.35 per cent gross) to obtain free current account banking and the facilities that go with it at a clearing bank.

Meanwhile others are already looking at ways of bettering Midland's scheme. Later this month the Save & Prosper, which together with Robert Fleming, the banker, offers a high interest cheque account, plans to wrap a revamped model. This will include a guaranteed overdraft and Visa card which believes will mark a significant break with the traditional structure of bank accounts.

Elsewhere there was a pleasant surprise for Yorkshire Bank's customers this week when it announced that its 80 branches were becoming so busy that it was extending opening hours by an extra 45 minutes each day. The new hours, from 9.15am to 4.00pm, will start from April 2.

Yorkshire's success is due to it keeping it sweet and simple; its free banking for customers who stay in credit has proved a winner. But from March 13, charges are going up for those who do not stay in credit, with the cost of each debit of £1 from 25p to 28p and automated debits rising from 18p to 3p.

Peter Wilson-Smith

Benefits

Cuts confusion for 2.2m victims

Local authorities have started this week working out what the Government's cuts in housing benefit will mean this April and November for 2.2 million recipients of what is easily the most complicated, incompensable and contentious of all the benefits in the £37 billion social security system.

It is not proving easy. At present 6.75 million households - one in three - receive help with rent and rates through housing benefit. It chews up £4 billion a year in public spending.

And ministers justifying their cuts - which will now total £195m this year and £215m next, instead of the £230m originally proposed - have been quick to point out that it goes higher up the income scale than any other means-tested benefit.

An example of one family, in exceptional circumstances, is three wage earners each bringing in £5,000 a year, giving a joint household income of £15,000 but still receive benefit - has been quoted by Dr Rhodes Boyson to show just how far up the scale it can go.

Under the new proposals, much of that will change. Nearly 500,000 households will lose housing benefit altogether. But another 2.2 million with incomes well below average and including 1.3 million pensioners, will see their benefit reduced. In some cases the losses will be substantial.

The April changes will be limited, the full impact not falling until November, although how hard they will hit then is confused by the fact that the Government is to hold talks with the local authorities to try to limit the cumulative impact of the changes on individuals.

The Social Security Advisory

Committee - the Government's watchdog in these matters - castigated the original proposals and recommended that so-one should lose more than £2 a week.

Housing charities and local authorities have been quick to produce examples where that will happen.

For while the Government argues that the average loss in April will be only 70p, and that under 5 per cent will see cut of over £2 then, the impact will be greater in November. The Government's figures also do not allow for the increased contributions it is expecting non-dependents - mostly children who have left school and often elderly relatives - to make to the household budget following increases in the deductions in benefit for these groups that are part of the changes.

Among the victims will be many pensioners with income from savings or occupational pension schemes. SHAC, the London Housing Aid Centre, says, for example, that a single pensioner with a retirement and occupational pension producing an income of £4,000 a year (£76.92 a week), and paying £23 a week in rent and rates, will lose £2.33 a week in April, rising to £3.32 a week from November.

A family with one child at school and a 17-year-old living at home with an income of £135 a week, paying £33 rent and rates will lose £2.95 a week in April and £7.28 from November, on present plans. Examples of losses of up to £10 a week have been quoted by the Association of Metropolitan Authorities.

Nicholas Timmins

Social Services Correspondent

Build yourself up to

£11,498

TAX FREE

WEALTH BUILDER

10 Year Savings Plan from SUN LIFE

- TAX RELIEF ● IMMEDIATE LIFE INSURANCE
- NO MEDICAL EXAMINATION

Saving regularly makes good sense. With a large tax-free Lump Sum to look forward to, you can make confident plans for the future. And Sun Life's new **WEALTH BUILDER** Plan is your safe and easy route to your financial target.

You save at a rate that suits your budget, getting an exceptionally high return on your savings through regular Bonus Benefits. At the end of 10 years, the **WEALTH BUILDER** pays you the wealth you have built up - tax free, yours to spend how you wish. What's more, all the time you save you get tax relief help, and you are covered by valuable Life Insurance for your family's sake.

HOW TO SAVE

Simply decide how much you want to save monthly. It can be as little as £10 a month or as much as £50 a month. Your **WEALTH BUILDER** Plan continues for 10 years, but you can discontinue at any time if you have to. Obviously the Plan is designed to give you the best return over the full 10 years, so that you get a really large tax-free Lump Sum at the end.

YOUR TAX RELIEF

Whether you pay income tax or not, as a UK resident you enjoy tax relief (life assurance premium relief) on all eligible Life Insurance premiums you and your spouse pay - provided your premiums don't total more than £1,500 a year or one-sixth of your total income if greater.

A **WEALTH BUILDER** Plan policy will make you eligible for this valuable help from the Inland Revenue. Your monthly savings amounts are paid as life insurance premiums, so you get tax relief (currently at over 17% of the net amount you pay) added to your monthly payments. This can increase your savings by pounds each month, as the following examples show:

| Net Premium You Pay Monthly | Tax Relief Added | Gross Premium Allocated To Your Policy |
|-----------------------------|------------------|--|
| £10.00 | £1.76 | £11.76 |
| £20.00 | £3.53 | £23.53 |
| £50.00 | £8.82 | £58.82 |

ONLY £1 FOR THE FIRST MONTH IF YOU APPLY PROMPTLY

Here's another big saving to start you off! To welcome you to the **WEALTH BUILDER** Plan, Sun Life will pay all your first month's premium for you except for £1, provided you apply for the Plan before the closing date shown. You send only £1 with your Application, saving yourself from £9 to £49 according to the savings level you choose.

YOUR BONUS BENEFITS

All through the 10 years of your Plan you will share in the profits of Sun Life Assurance. Regular Bonus Benefits are added to your Plan to increase the tax-free lump sum payable at the end of 10 years. And at the end of the 10 years, a Terminal Bonus may also be added, to complete your tax-free pay-out.

If you have any queries please contact us on our **SERVICE LINE (0272) 428481**.

Including 4% increase in benefits for savings of £20 a month or more.

HOW YOUR WEALTH BUILDS UP IN ONLY 10 YEARS

| Gross Prem. | £11.76 | £23.53 | £58.82 |
|-------------------|---|-------------------------------|-------------------------------|
| Net Prem. | £10.00 | £20.00 | £50.00 |
| Age next Birthday | GUAR. ANTEDECE. MINIMUM VALUE | GUAR. ANTEDECE. MINIMUM VALUE | GUAR. ANTEDECE. MINIMUM VALUE |
| Male/Female | A B | A B | A B |
| up to 45 | 1176 1080 2236 2448 3870 4598 6190 5898 11498 | | |
| 46/55 | 1155 1036 2176 2418 3831 4541 6025 5878 11356 | | |
| 56/70 | 1148 1012 2148 2386 3794 4488 5980 5868 11215 | | |

NOTES:
This table assumes that you are accessible at our ordinary rates of premium. Benefits for provision for life insurance are shown net of 15% of the gross premium - the rate of relief may be liable to change by legislation. You retain the full benefit of this relief provided you continue your plan for more than 4 years.
These projected values also assume that our current rates of bonus are maintained, since bonuses, come from profits, future rates cannot be guaranteed. Full details of bonuses and the method by which they are allocated will accompany your personal benefit summary.
All the **WEALTH BUILDER** Plan is a savings contract for a term of 10 years. Surrendered at the end of the 10 years, is not recommended as the amount then payable may be less than the capital premium paid. The amount payable may be less than the capital premium paid. The amount payable may be less than the capital premium paid.

YOUR TAX-FREE WEALTH

How much you will receive tax-free after 10 years depends on (a) your age on joining the Plan (the earlier the better); (b) how much you save each month; and (c) the total value of your Bonus Benefits. The figures in the table show what your tax-free Lump Sum would be if current bonus rates are maintained. And, as you can see, if you save £20 a month or more you qualify for a valuable 4% increase in maturity benefits. Just check the figures opposite your age next birthday and you'll see how much Wealth you can look forward to!

AND LIFE INSURANCE

With Sun Life's **WEALTH BUILDER** Plan, all the time you are saving, from the day you start your Plan, your life is insured. And any amount payable on death to your dependants may also be free of income tax and capital gains tax. The table below indicates how much life cover (guaranteed death benefit) you will have - a great source of peace of mind for you and your family. Your policy will confirm the exact benefit payable. So don't delay, apply today for a 15 days no-obligation examination of a **WEALTH BUILDER** policy.

| <u>GUARANTEED DEATH BENEFIT</u> | | | |
|--|----------------------------|-------------|-------------|
| Age Next
Birthday | Net Monthly Premium | | |
| Male or Female | £10 | £20 | £50 |
| up to 55 | 1053 | 2106 | 5265 |
| 60 | 936 | 1872 | 4680 |
| 65 | 819 | 1638 | 4095 |
| 70 | 702 | 1404 | 3510 |

NO MEDICAL EXAMINATION

To apply you simply have to answer the questions in the special application form. We will then advise our decision to you. There is positively no medical examination required for this plan.

15-DAY NO-OBLIGATION GUARANTEE

After receiving your **WEALTH BUILDER** Plan policy you will have 15 days to examine it at home without obligation. If not satisfied, you may return it and have your £1 initial payment refunded in full.

ONLY £1 TO PAY FOR THE FIRST MONTH
If you apply by **FEB 29th 1984**

*It's easy to join

1. Just look at the table and decide how much you want to save each month for 10 years. The minimum is £10 a month (£11.76 a month with your tax relief added) but remember by saving £20 a month, or more, you qualify for a valuable 4% increase in benefits.
2. Find your age next birthday. Under the monthly saving amount you choose is an illustration of your projected lump sum payout.
3. Complete the simple Application Form, ticking your chosen monthly saving amount and answering the questions. Then add your signature and the date.
4. Post the form immediately with your cheque for £1 to the FREEPOST address given. No stamp is needed.

TO QUALIFY FOR THIS OFFER YOU MUST APPLY NOT LATER THAN THE DATE SHOWN ABOVE

Start Saving HERE!

SUN LIFE NEW WEALTH BUILDER PLAN APPLICATION FORM

TO SUN LIFE ASSURANCE, FREEPOST, Dept PW (DMU), PO Box 290, Bristol BS99 7XV NO STAMP REQUIRED

I apply for a **WEALTH BUILDER** Policy which you will send me on 15 days approval and enclose my cheque for £1

Surname Mr/Ms/Miss/Ms. PLEASE USE BLOCK LETTERS.

Forenames. IN FULL

Address.

Occupation. Date of Birth.

Name of Insurance Broker (if any).

Please ensure you tick monthly amount you wish to pay in future.

Cost basis. Tick one only. ☐ A ☐ B ☐ C ☐ D ☐ E

Gross monthly cost as shown in policy. £11.76 £23.53 £35.29 £47.06 £58.82

Net amount you pay. £10.00 £20.00 £30.00 £40.00 £50.00

*These being net premiums after life assurance premium relief at present rate of 15%.

Please answer all questions carefully and accurately. Tick as appropriate.

1. Have you within the last five years

(a) been incapacitated for more than two weeks at a time as a result of illness or accident? ☐ No ☐ Yes

(b) consulted a specialist or attended hospital as an in-patient or out-patient? ☐ No ☐ Yes

2. Are you currently receiving medication prescribed by a doctor? ☐ No ☐ Yes

3. Has any proposal for life insurance or for sickness or accident insurance on your life been declined, deferred or accepted on special terms? ☐ No ☐ Yes

If you answer "Yes" to any of the questions above, please give details on a separate piece of paper. We may be able to accept you. Please make sure that the answers to the questions are accurate. If you are in any doubt whether certain information should be given, please give it, as failure to disclose facts likely to influence Sun Life's decision could affect the payment of benefits.

I declare that the foregoing statements are to the best of my knowledge and belief true and complete. The premiums will be paid by myself or my spouse and the payer of the premiums will be resident in the United Kingdom. I understand that the Plan will commence as soon as my first premium is acknowledged by the issue of an official acceptance from SUN LIFE Assurance.

Signature. Date.

PF02/E

Registered Office: 107 Cheapside, London EC2V 6DU. Registered in England No 776273.



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T102

FAMILY MONEY

Portable pensions

Inquiry team sifts 1,500 opinions in quest for a better retirement deal

The subcommittee of five at the Department of Health and Social Security is going to have its work cut out to get through the 1,500 letters and submissions sent in by pensions experts and the public on the thorny question of portable pensions. Submissions had to be made by January 31, and now the team, with Mr Norman Fowler, Secretary of State for Social Services, as chairman, is getting down to analysing the evidence and coming to a reasonably quick decision on the best way of giving a better pension deal to those who change jobs or retire early.

There is general agreement that something has to be done for those who change jobs, leaving a trail of frozen pension benefits. Inflation rapidly erodes the buying power of these benefits and many job changers end up with no pension worth mentioning. The other members of the subcommittee are Mr Barney Hayhoe, Minister of State at the Treasury, Mr Marshall Field, chairman of the Occupational Pensions Joint Working Group, Professor Alan Peacock, vice-chancellor of the University of Buckingham, and Mr Mark Weinberg of Hambro Life. Portable pensions have been picked out for special examination by the Inquiry into Provision for Retirement, also under the chairmanship of Mr Fowler.



Pensions review: Mr Norman Fowler (chairman, front) with his team, from left, Mr Marshall Field, Mr Mark Weinberg, Mr Barney Hayhoe, and Professor Alan Peacock

optional, and employers being obliged by law to contribute up to 3 per cent of an employee's wages to a private pension arrangement where the employee has opted out of the company pension scheme. One of the most comprehensive reviews has been submitted by Richards Longstaff, the pensions experts with considerable experience of setting up, and operating, portable pension schemes. The big debate is whether it is wise to shift from a final salary scheme where pension is linked to earnings just before retirement date, to a "money purchase" arrangement. This would be necessary once people were making their own pension

arrangements or moving their entitlement from an occupational scheme into their own personal plan. At the moment, only those in an occupational scheme can enjoy a pension linked to their final salary. The self-employed have to be content with a "money purchase" type scheme whether they like it or not, as the cost of providing final salary benefits can be underwritten only by an employer who is prepared to pump more money into the fund if insufficient has been set aside to provide the promised pension. Richards Longstaff would like to see employed and self-employed treated on the same basis. At the moment em-

ployees are restricted to the amount of pension they can draw, whereas the self-employed have no such restriction but are limited in the amount they can save with tax relief to provide that pension. Richards Longstaff believes that both the employed and self-employed should be restricted in the amount of contributions made to a pension scheme rather than limited on the

benefit side. But they would like to see much higher limits than are currently allowed the self-employed. Anyone under 30 should be free to put away up to 25 per cent of annual pensionable earnings in an approved pension scheme, rising to 50 per cent of earnings for those over the age of 60. At the moment the self-employed limit for most people is 17½ per cent.

They also want to see much more flexibility on retirement ages, with employers obliged to offer lump sum transfer values to employees which can be invested in their own pension scheme when changing jobs. They would also like to see much greater investment freedom.

On this last point, there are many who advocate the American system where everyone is allowed tax relief on contributions (up to a certain level) made to a special pension account. This pension account can be held with a bank, and a number of other approved institutions, and the money can be used to invest in a wide range of securities.

Surprisingly, the building societies, which might be the main beneficiary of any relaxation in pension rules, have come down in favour of maintaining the status quo. The objection to portable pensions is that a job-changer with a large lump sum to invest from his previous employer would be easy prey for the hoards of cowboy investment advisers.

The Building Societies Association is also sceptical about whether people will actually make any provision at all for their retirement unless they are compelled to.

The giants of the pensions industry, the insurance companies, are opposed to anything that will transfer money out of existing occupational pension schemes (which they manage for fat fees) into the hands of other investment institutions.

The most likely outcome of the inquiry will be ratification of the Occupational Pensions Board's recommendations with a few frills added. This would mean that employers would be obliged to uprate the frozen pension benefits of early leavers by the lesser of 5 per cent a year or the rate of inflation. This might be coupled with a banning of any compulsion to join a pension scheme, giving all new entrants to pension schemes the right to opt out and make their own pension arrangements.

The more knotty problem is whether employers will be obliged to make contributions to the personal pension plans of employees who have opted out of the company pension scheme. It may well be that the Government will decide that this could impose too great a financial burden on the large numbers of small firms which have no pension scheme, but would also be required to contribute.

Lorna Bourke

£10,000 to invest?

Make sure you consult Reed Stenhouse Gibbs. Investing your money is no straightforward task. Building societies are safe, but they're probably going to cut their interest rates soon. With inflation set to climb, that's a danger signal.

Reed Stenhouse Gibbs will guide you through the investment jungle. With more than 80,000 clients and over £750 million in our care, we know what to look for — and that's important when the investment world can be so confusing. After all, just look at what's on offer:

- ★ Over 200 building societies, with all kinds of different rates for different terms.
- ★ More than 600 authorised unit trusts, with investments ranging from Canada to Singapore, from small companies to recovering giants.
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- ★ Guaranteed bonds issued by companies based in this country and overseas.

For sensible advice from a publicly-quoted group, which was established in 1904 and has 187 offices in 31 countries, complete and return the coupon without delay.

To: Reed Stenhouse Gibbs, FREEPOST, London SW1W 0BR (no stamp required). Tel: 01-730 8221.

Please contact me with a Confidential Investment Brief.

Name _____

Address _____

Country _____ Tel. No. _____

Present Income £ _____ Date of Birth _____ Tax Rate % _____

Lump sum amount available for investment £ _____

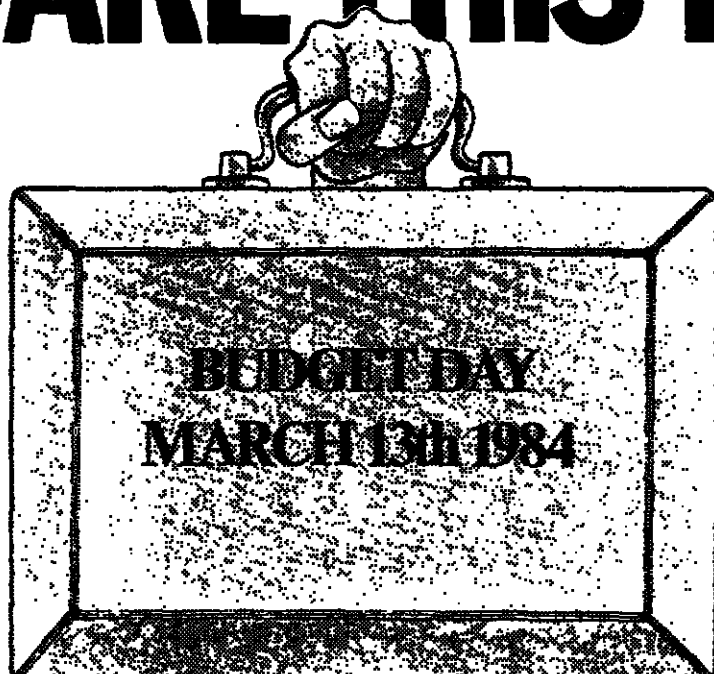
Amount available for regular savings £ _____ per year/month _____

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REED STENHOUSE GIBBS

Over £10,000 invested?

BEWARE THIS DATE



Does an early budget spell trouble for your heirs?

As the law now stands it is still possible to restructure your investments to save your family a fortune in potential Capital Transfer Tax liability. CTT is normally paid on any gift or estate valued above £60,000; but by using factors currently approved by the Inland Revenue applying to 'Discount Bonds' for your invested capital, dramatic tax mitigation can be achieved.

You retain control of the capital involved and continue to receive a handsome (possibly increased) income from your savings.

EXAMPLE

An investor aged 64 with a portfolio of £140,000 can restructure this investment through a Discount Bond and normally no Capital Transfer Tax would be payable.

If this action is not taken the potential liability on such an estate could be as much as £28,500.

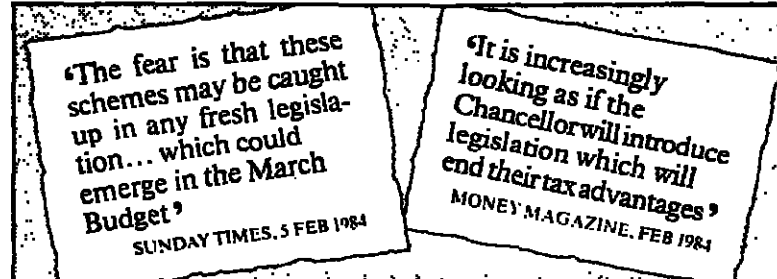
The Discount Bond would also provide a net income of £10,500 p.a. and the investor would still retain full control of his capital.

BEAT THE BUDGET

Not surprisingly, in the past twelve months, millions of pounds of private investments have been restructured through the 'Discount Bond' route, but it is highly unlikely that such a popular combination of investment growth and tax mitigation will survive the Chancellor's axe on Budget Day.

As specialists in tax efficient investment planning, we therefore strongly advise you to make full use of 'Discount Bond' opportunities before any changes in the relevant tax laws occur.

If you have an estate worth more than £60,000 and invested capital over £10,000, please send us the coupon immediately.



GUARANTEE: Prompt action before midnight March 12th could literally save your family a fortune. Read the GUARANTEE printed below and you will see that you have absolutely nothing to lose.

RING

(01) 462 7711 NOW

Our phones are manned 24 hours a day throughout the weekend. Or send this coupon today.

To: M.P.L.B., FREEPOST 13, London W1E 2QZ

URGENT — Please help me reduce my CTT liability as much as possible, as quickly as possible... send me full details

without obligation

NAME _____

ADDRESS _____

TELEPHONE NO. _____

NO STAMP IS REQUIRED

GUARANTEE After the Budget, you will have two weeks to make up your mind about the Discount Bond. During this period your money will be invested in a secure money market fund. If, for any reason, you decide to cancel the bond, you will receive your money back in full, plus interest. This is guaranteed by M.P.L.B. (U.K.) Ltd. and underwritten by a leading insurance company. Furthermore, if you are unsure about the effects of the Budget on your bond, we will give you a full explanation in a letter which will be sent out to all investors on March 14th.

ARE YOUR SAVINGS EARNING YOU

13.39% = 19.13% NET PA. GROSS*

With the Homeowners Friendly Society, you really can reap the rewards of regular saving. Simply by investing in one of our 10 year High Return Savings Plans, your money will grow and grow completely free of tax.

TAX FREE

There are five superlative Plans ranging from £10.30 monthly to £247.26 per annum. They yield up to a massive 13.39% net with no tax liability whatsoever. There are also lump sum plans available.

Each is backed by the security of Bradford and Bingley Building Society — so there's absolutely no risk involved.

And each has the added advantage of built-in life assurance protection. If you are aged between

16 and 70, married, or single with dependent children and are willing to save regularly for 10 years, Homeowners High Return Savings Plans are definitely for you.

Write today and start getting more out of your money.

FREEPOST - NO STAMP NEEDED

I'd like to know more about Homeowners High Return Savings Plans. Please send me the facts. Post to Homeowners Friendly Society, FREEPOST, Springfield Ave., Harrogate, North Yorkshire HG1 5BR.

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HFS A SAVINGS PLAN FOR ALMOST EVERYONE

IT'S YOUR LIFE

Repaying a mortgage?

Save yourself £297 per month — and look forward to a tax-free lump sum of £7,288:

With continuing high mortgage rates, there's never been a better moment to consider the more economical form of mortgage repayment.

It is still possible for most mortgage holders to reduce their monthly payments, and at the same time have the prospect of a large tax-free sum once the mortgage is paid off.

The reason for this is MIRAS, the new system of mortgage interest relief, introduced last April. As a result, most people now pay more for ordinary repayment mortgages — which means that, for many, low-cost endowment mortgages are becoming better value for money.

So the question is not which type of mortgage repayment to choose, but whose low-cost endowment policy to buy.

Fortunately, the answer is a simple one — the London Life Home Loan Policy which, in

the most recent industry performance tables (Money Management, April 1983), has proved itself as the market leader yet again.

But why, then, are most building societies and advisors reluctant to recommend it?

Because we don't pay a penny in commission — either to middlemen or to our own staff, which is one reason why our premiums can be that much better.

To find out how you can pay less to get more from your mortgage, fill in the coupon now.



*Based on a man aged 40 next birthday, paying basic rate tax on a £15,000 mortgage outstanding over 15 years, assuming current bonus rates remain unchanged, and an 11% rate of interest for an endowment mortgage compared with 11% for the capital repayment method.

To: New Business Department, The London Life Association Limited, FREEPOST, 100 Temple Street, Bristol BS1 6YJ.

Please send me details of London Life's Home Loan Policy together with a personal illustration.

Amount of Mortgage Outstanding _____ Outstanding Mortgage Term _____ years

Name of Building Society/Bank _____

Name(s) _____

Address _____

Postcode _____ Date of Birth _____

Tel. No. _____ Home _____

INVESTORS' NOTEBOOK • edited by Michael Prest

Rewards of debt for the adventurous

Institutions and individuals with a taste for contrary thinking may be intrigued by a new bond fund being marketed by Drexel Burnham Lambert, the American investment bank and securities dealer. Called the High-Yield Income Fund and technically being promoted by Finsbury Group, a vehicle specially set up by Drexel in Bermuda, the fund will specialize in debt issued by troubled small and mainly unregulated American companies.

If that sounds risky, it should be remembered that similar funds have boomed over the last five or six years in the United States. More than \$50,000 is now under management in them. Typically, they yield between 300 and 400 basis points more than AAA bonds and in the past five years have outperformed funds investing in AAA bonds.

The portfolio of the new fund, which is specifically aimed at Europeans wishing to climb on to the high-yield bandwagon, will closely resemble its American counter-

parts. The two biggest slices will be 25 per cent in emerging credits, lesser known companies which have been undervalued by credit rating agencies, and 20 per cent in "busted convertibles".

In the wonderful jargon of Wall Street, busted convertibles are convertible stock whose underlying value has fallen so far that they trade essentially on a yield basis. Another 15 per cent of the initial portfolio will be invested in troubled credits, companies the rating of whose bonds have been downgraded because of apparent financial predicaments.

It is at this point that one could become a little nervous, and equanimity is unlikely to be restored by the discovery that 5 per cent of the High-Yield Income Fund is to be put into what are frankly called "bankruptcy situations". How can such a fund be less risky than AAA bonds?

Well, the answer appears chiefly to lie in the type and intensity of the financial analysis to which a company's debt is

subjected. The prime concern is not so much whether the company is profitable - indeed that might subtly the attractions of its debt - but whether it can service its obligations. Analysis might reveal, for instance, that a certain line of superior debt is guaranteed by assets. Such debt may easily be undervalued by the market.

These funds can therefore yield about 12 per cent on income and 15 per cent on capital gains - which is what Drexel hopes the Finsbury fund will achieve. In fact, extra leverage could raise the overall return to 40 per cent.

But as befits a reputable firm, Drexel is treading gently. It is aiming for \$25m in subscriptions before the present closing date of February 17. Investment is in shares of \$100, to be quoted in Luxembourg, in minimum lots of \$150,000. The fund is designed to be free of United States withholding tax, and there is no redemption charge.

Investors do, however, pay a front-end fee of 3 per cent of the

value of their investment, and after that the fund pays an annual charge of 0.625 per cent to Drexel. The managers, who are First Investors Management and Solomon Asset Management and who are under no obligation to trade through Drexel, receive 0.5 per cent each from the fund. The idea may catch on among more adventurous European investors.

Wagon Finance

After dashing some of the market's hopes in the first half, Wagon Finance has romped home for the whole year. Pretax profits of £2m are double those made last year, and the trend is definitely upwards, so long as interest rates do not rise unexpectedly.

The increase in Wagon's turnover from £18.8m to £22m somewhat understates the company's position. With about 80 per cent of its business concentrated on vehicle finance, Wagon has been well placed to take advantage of the boom in car registrations, and the recovery

in commercial vehicle orders.

More important for the longer term, perhaps, the eight new branches which have been opened over the last two years are now covering their costs.

Allowing for the amalgamation of a few branches in 1983, Wagon now has 39 outlets.

Against that, the company must cope with the costs of complying with the next year's changes under the Consumer Credit Act. But it enjoys the cushion of unearned finance charges, up from £16.7m to £17.9m, while instalment credit balances rose sharply by some £9m to £97.4m.

By increasing the dividend from 9.25 per cent to 10 per cent (2.5p net) while the share price rose 3p to 49p, the directors have ensured that shareholders receive an attractive 7.3 per cent yield. But, as always with finance companies, much will depend on how the market views interest rates for the rest of the year.

Stock Market report page 22

RECENT ISSUES

| | | | |
|---------------------------------------|------|------|------|
| Aspirin Holdings (10p) (11/84) | 1.00 | 0.00 | 1.00 |
| Amoco Energy 5p Ord (11/84) | 1.00 | 0.00 | 1.00 |
| BP 25p Ord (14/39)* | 1.00 | 0.00 | 1.00 |
| AmCo, Microsystems (130p)* | 1.00 | 0.00 | 1.00 |
| AmCo & Wincor 25p Ord (27/9)* £1 paid | 1.00 | 0.00 | 1.00 |
| Chryslers Inc Com 50s 30.05 | 1.00 | 0.00 | 1.00 |
| Comstar 25p Ord (24/04) | 1.00 | 0.00 | 1.00 |
| Continental Service 50p Ord (9/14) | 1.00 | 0.00 | 1.00 |
| Continental 10p Ord (8/84) | 1.00 | 0.00 | 1.00 |
| First-Point Services 10p Ord (13/74) | 1.00 | 0.00 | 1.00 |
| Johnson & Johnson 10p Ord (8/84) | 1.00 | 0.00 | 1.00 |
| Lebanese Securities 25p Ord (1/39)* | 1.00 | 0.00 | 1.00 |
| Long-McKee Facilities 10p Ord (11/84) | 1.00 | 0.00 | 1.00 |
| Motors Fifth Maritime 50p Ord (19/84) | 1.00 | 0.00 | 1.00 |
| Pratt & Whitney 10p Ord (10/04) | 1.00 | 0.00 | 1.00 |
| Ray Tees 100p "A" NV (11/84) | 1.00 | 0.00 | 1.00 |
| United Ship 50p Ord (10/84) | 1.00 | 0.00 | 1.00 |
| Wain Pollen 10p NV (11/84) | 1.00 | 0.00 | 1.00 |
| Wessex 10p Ord (10/84) | 1.00 | 0.00 | 1.00 |

* Offered price in parentheses = Unlisted Securities, * by tender.

FAMILY MONEY

FAMILY MONEY MARKET

| Banks | | | |
|---|------|------|-------------|
| Current account - no interest paid. | | | |
| Deposits - accounts - Midland, Barclays, Lloyds, Natwest, 5 1/2 per cent, seven days notice required for withdrawals. National Girobank 6 per cent. Lloyds extra interest 9 per cent. Monthly income account Natwest 9 1/2 per cent. Fixed term deposits £2,500-£25,000 - 1 month 8 1/2, 3 months 8 3/4, 6 months 8 5/8 per cent. Rates quoted by Barclays. Other banks may differ. | | | |
| MONEY FUNDS | | | |
| Fund | Flt | APR | Telephone |
| Adrian Home | 8.75 | 9.11 | 01 638 6070 |
| Monthly Inc | 8.80 | 9.16 | 01 638 5569 |
| B of Scotland | 8.85 | 9.25 | 01 548 2777 |
| Brussels | 8.85 | 9.15 | 01 499 5534 |
| Canalbank | 8.72 | 8.91 | 01 236 3387 |
| Capital account | 8.82 | 9.00 | 0708 89966 |
| S & P | 8.83 | 9.04 | 01 382 6226 |
| Schroder Weg | 8.88 | 9.30 | 01 382 6226 |
| over £10,000 | 8.88 | 9.07 | 01 382 6226 |
| Talbot & Ray | 8.88 | 9.11 | 01 236 0952 |
| T & F | 8.88 | 9.11 | 01 236 0952 |
| T & F | 8.88 | 9.11 | 01 236 0952 |
| T & F | 8.88 | 9.11 | 01 236 0952 |

National Savings Bank
Ordinary accounts - interest 6 per cent on £500 minimum on deposit for whole of 1984, otherwise 5 per cent. Investment Account - 1 1/2 per cent interest paid without deduction of tax, 1 month's notice of withdrawal, maximum investment £200,000.

National Savings Certificates 28th Issue
Return totally free of income and capital gains tax, equivalent to an annual interest rate over the five-year term of 8.26 per cent, maximum investment £5,000.

National Savings Income Bond
Min investment £2,000 - max. £200,000. Interest - 1 1/2 per cent variable at six weeks notice - paid monthly without deduction of tax. Repayment at 3 or 6 months notice - check penalties.

National Savings 2nd index-linked certificates
Maximum investment £10,000, excluding holdings of other issues. Return tax-free and linked to changes in the retail price index. Supplement of 0.2 per cent per month up to October 1984 paid to new investors; existing holders receive a 2.4 per cent supplement between October 1983 and October 1984 4 per cent bonus if held full five years to maturity. Cash value of £100 Retirement Issue certificates purchased in January 1979, £176.70 including bonus and supplement.

National Savings Deposit Bond
Minimum investment £500 max. £50,000, 1 1/2 per cent variable at six weeks notice. Credited annually without deduction of tax. Repayment at three months notice. Half interest only paid on bonds repaid during the first year.

Guaranteed Income Bonds
Return paid net of basic rate tax, higher rate taxpayers may have a further liability on maturity.
2 years English Insurance 8.4 per cent.
3 years Imperial Life 9.3 per cent.
4 years American Life 9.0 per cent.
5 years British National 9.0 per cent.

Local authority yearling bonds 12-month fixed rate investments
Interest 9 1/2 per cent basic rate tax deducted at source (can be reclaimed by non-taxpayers), minimum investment £1,000, purchased through stockbroker or bank.

Local authority town hall bonds
Fixed term, fixed rate investments, interest quoted gross (basic rate tax deducted at source reclaimable by non-taxpayers). 1 year Heath 10 per cent. 2 years Kent CC 10 1/2 per cent. 3 years Kirkcaldy 10 1/2 per cent. 4 years Tameside 10 1/2 per cent. Further details available from Chartered Institute of Public Loans Bureau (01-828 7855 after 3pm) see also on Prestel no 24808.

Building societies
Ordinary share accounts - 7.25 per cent. Term shares - between 0.5 per cent and 2 per cent over the BSA recommended ordinary share rate depending on the term. Regular savings schemes - 1.25 per cent over BSA recommended ordinary share rate. Extra interest accounts, 1 to 1.25 per cent above ordinary account. Rates quoted above are those most commonly offered. Individual building societies may quote different rates. Interest on all accounts paid net of basic rate tax. Not reclaimable by non-taxpayers.

Investors in industry
Fixed term, fixed rate investments of between 3 and 10 years, interest paid half-yearly without deduction of tax: 3 years, 10 1/2 per cent; 4-5 years, 10 per cent; 6-10 years, 11 per cent. Further information from 91 Waterloo Road, London SE1 (01-928 7822).

Finance house deposits (UDT)
Fixed-term, fixed-rate deposits, interest paid without deductions of tax. Five-Fifty scheme: 6 months 9 1/2 per cent; 1 year, 9 1/2 per cent; 2 years, 10 per cent.

Foreign currency deposits
Rates quoted by Rothschild's Old Court Int. Reserves 0481 26741, seven days notice is required for withdrawal and no charge is made for switching currencies.

Starting
US dollar 8.15 per cent
Yen 8.67 per cent
D Mark 4.56 per cent
French Franc 4.53 per cent
Swiss Franc 11.44 per cent
1.12 per cent

December RPI: 342.8 (The new RPI figure is not announced until the third week of the following month.)

WILL GOLD HIT \$300?
Or is now the time to buy?

If you have an interest in precious metals or commodity futures, whether as an investor or trader, and you are not receiving the WEST STAR WEEKLY NEWSLETTER then you are missing out on the very latest in market interpretation. We use the most up-to-date in technical analysis and computer models; the technical side of the market is one you should consider.

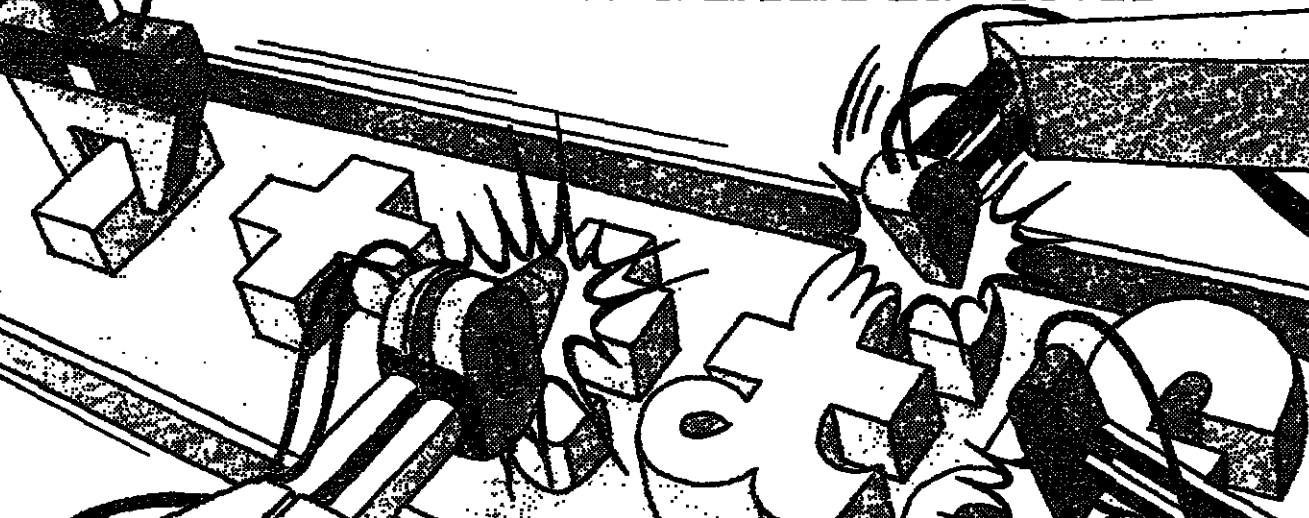
As a special offer you can receive the next four issues completely free and without obligation. At the end of four weeks should you decide that you would like to subscribe to all future issues you will be invited to do so. For the next four issues and a full explanation of the methods we use, fill in the coupon below and return to us without delay.

TO: WEST STAR COMMODITIES LTD, Europe House, World Trade Centre, London EC3A 3AA.
Please send me full details and the next four issues of the WEST STAR WEEKLY NEWSLETTER FREE. I understand I am under no obligation.

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City _____
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Tel. (Office) _____

Hill Samuel Japanese Technology Trust

MANY HAVE BENEFITED FROM JAPAN'S ADVANCED TECHNOLOGY. YOU CAN NOW CAPITALISE ON IT.



A new age is dawning in Japan. That country's well-known skills as a low-cost manufacturer of high quality goods are now being coupled with rapid research and development in many areas of advanced technology.

Annual patent applications are now nearly double those of the USA. And the Japanese semiconductor industry is devoting one-third of its annual revenues to research and development and capital investment.

THE 'SUNRISE INDUSTRIES' £180,000 MILLION INVESTMENT?
In the coming years, economic growth will be led by what the Japanese Government terms 'sunrise industries': data processing, micro-electronics, optical communications, new materials and biotechnology.

Investment in these industries could exceed £180,000 million during the next ten years with opportunities for profitable expansion extending from giant multinationals to small family businesses.

INVESTMENT EXPERTISE
The Managers are part of Hill Samuel Investment Management Limited, which manages over £3,500 million, invested worldwide, on behalf of pension funds, unit trusts, insurance companies and private investors.

SMALLER COMPANIES ATTRACTED TO THE STOCK MARKET
As a result of the change in listing regulations which came into effect on 1st November 1983, many more small entrepreneurial companies will be encouraged to come to the stock market.

The new Hill Samuel Japanese Technology Trust has now been launched to capitalise on all the latest developments in Japan. Its objective is capital growth.
The Trust should be viewed as a relatively high risk investment but offers excellent prospects over the medium term.

The Managers of the Trust will draw on the specialist knowledge of the widespread network of Hill Samuel Group companies and associates.
Remember, the price of units and the income from them may go down as well as up.

Hill Samuel are convinced that the new economic climate in Japan presents an exciting opportunity to invest in the future of advanced technology.
The offer price of units on the 10th February 1984 was 25.9p and the estimated gross annual yield was 0.29%.

HOW TO INVEST
To make an investment, complete the application form below and return to Hill Samuel Unit Trust Managers Limited, 45 Beech Street, London EC2P 2LX. Alternatively, you may wish to deal through your professional adviser.

Applications will be acknowledged on day receipt. Certificates will follow within 42 days. INCOME, less tax at the basic rate, will be distributed twice yearly on 25th February and 25th August. The first distribution of income will be made on 25th August 1984. If you prefer to reinvest the income by purchasing further units please tick box in application form. CHARGES: Initial service charge 5 1/4% deduction from the price of the units and on annual service charge of 1% plus VAT of the value of the fund is deducted from the income of the Trust. The Trust Deed permits a maximum annual charge of 1% on the Fund's gross income. The maximum permitted annual charge under the terms of the Trust Deed is 1% (plus VAT). Commutation will be paid to qualified account holders on request.

Yield and Prices: current estimated gross yield 2.50% p.a. Unit offer price at 9.2nd was 54.9p. Prices are calculated daily and both price and yield are quoted in the Financial Times and other national press.

Annual Income Distribution Date: Interim 14 July, Final 14 January.

Selling your units: units may be sold back at any time at the bid price ruling when we receive your signed certificate. You will receive a cheque within seven days of our receiving your signed certificate.

Traded Options: the Trust is authorised to purchase 'call' and 'put' options and to write call options on authorised investments.

Trustees: Barclays Bank Trust Company Limited, 94 St Paul's Churchyard, London EC4M 8EH.

Managers: Kleinwort Benson Unit Managers Limited, Registered office: 20 Fenchurch Street, London EC3P 3DB, Tel: 01-623 8000. Rev no: 942594. Member of the Unit Trust Association.

To Hill Samuel Unit Trust Managers Limited, 45 Beech Street, London EC2P 2LX. Telephone: 01-628 8011.

I wish to invest £_____ in Hill Samuel Japanese Technology Trust (minimum initial investment £500) at the offer price ruling on the day of receipt of the application, and enclose remittance for that amount payable to Hill Samuel Unit Trust Managers Limited.

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Commercial house in order come to ours.

HS

What a difference a year makes!

UP
66.1%

What is the difference?
What has made the Cannon Income Trust perform so well since it was launched in July 1982? Just what is the secret of its success?

The difference is, quite simply, a combination of expertise and philosophy.

Instead of investing in preference shares (which provide a high income with very limited capital growth) we invest in carefully researched and selected companies which, in our view, are underrated by the stock market.

This results in an artificially low share price - and it means that the dividend yield is disproportionately high. By investing in these shares at this stage, we lock in the high income. And, if the companies perform well, we can expect the yields to increase - giving you a rising income from an asset-backed investment. Furthermore, we start watching for capital growth, which can come in three main ways:

1 Sooner or later, the market will "re-rate" them. If the market is moving upwards, this means an accelerated rise in the share price. If the market is moving downwards, the high yield will usually act as a "cushion" to minimise the fall.

2 In a positive market environment, the underrated companies may well become takeover targets - because of their high asset values. This has happened to four shares in our Trust already over the last 12 months - Thomas Tilling, UDS, Royal Worcester and P&O. Share prices have risen very quickly as a result.

3 Companies which are aware of a takeover threat tend to try harder to preserve their independence. The result of this strategy is usually a much increased profit and a significant improvement in the share price.

THE TOP INCOME TRUST IN 1983!

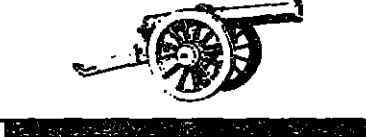
For some time now, we have called it "The Income Trust With A Difference." That's because it pursues a rather different investment policy from many others.

As a result, there's another important difference too. Rather more successful investment performance.

In fact, if you had invested £1,000 in the Cannon Income Trust 12 months ago, it would have grown by now, with all the income reinvested, to a staggering £1,661 - that's £170 more than its nearest rival. And over double the growth of the average Income Trust.

Just look at the "Sector Leaders" table in the January issue of the independent financial magazine, Money Magazine.

Note - The figures quoted are based on the offer in offer price of units and after reinvesting net income at the offer price.



Additional Information
An initial service charge of 5% is included in the offer price of units. The trust deed provides for an annual charge of 1% (plus VAT) of the value of the trust to be deducted from the gross income, out of which management expenses and trustee's fees are paid. Estimated gross yield is 2 1/2%. Income is paid quarterly. Unit prices are shown in the Financial Times and Daily Telegraph - and the current yield can be found in the Financial Times.

You should remember that the price of units and the income from them can go down as well as up. A central price will be used to return units and certificates will be provided within 24 days. In sell units, simply enclose your certificate and send it to the managers. Payment will normally be made within seven working days. Unit Trusts are not subject to capital gains tax, moreover a unitholder will not pay this tax on disposal of his units unless his total realised gains in the year exceed the 1% free threshold, which is currently £5,300.

For more information, contact: Cannon Income Trust, Cannon Income Trust Company Limited, 119 Old Broad Street, London EC2N 1AQ. Managers: Cannon Fund Managers Limited, 1 Olympic Way, Wembley, Middlesex HA9 0NB. Registered Office: 1 Olympic Way, Wembley, Middlesex HA9 0NB. Registered No. 1546609 England.

| Equity Income | £1,000 investment held for 1 year |
|---------------------|-----------------------------------|
| Cannon Income Trust | £1,661 |
| M&G Midland | £1,491 |
| F&C Income | £1,488 |
| TR Income Monthly | £1,480 |
| Schroder Income | £1,479 |
| Average | £1,306 |

APPLICATION FORM
To: Cannon Fund Managers Limited, 119 Old Broad Street, Wembley, Middlesex HA9 0NB. Telephone: 01-623 8000.

I wish to invest £_____ in the Cannon Income Trust (Min. £500), and enclose my cheque (or cash) in favour of Cannon Fund Managers Limited for this sum.

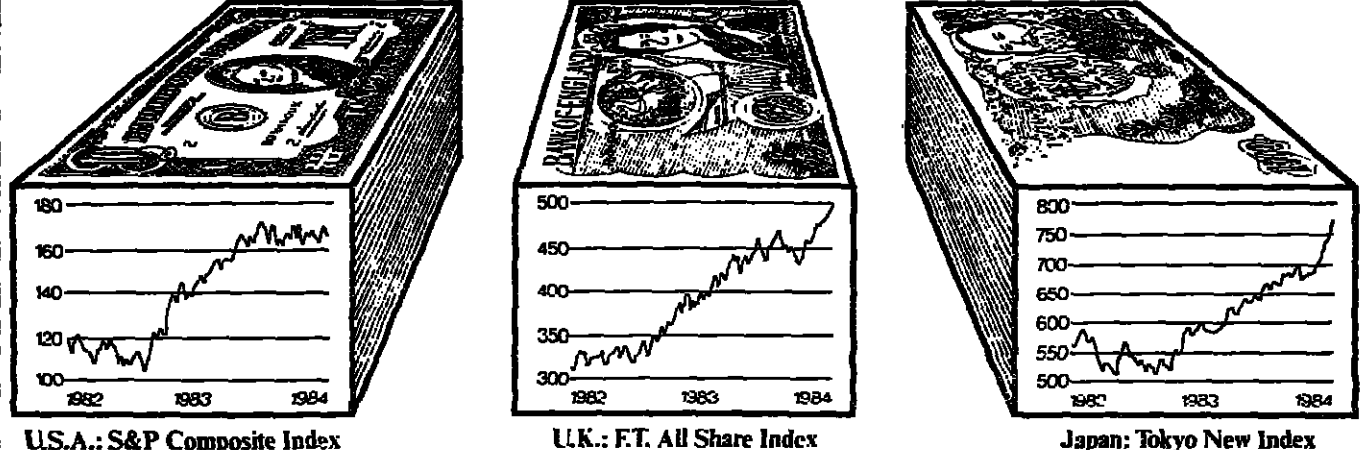
BLOCK CAPITALS PLEASE

Surname _____
(or Mr/Ms/Miss)
Forenames _____
Address _____
City _____
Postcode _____
Signature(s) _____
TT11/2/84

(If there are joint applicants, each must sign and attach names and addresses separately.) Not applicable to Eire

Cannon Fund Managers Limited

Let your capital rise with the recovery



U.S.: S&P Composite Index U.K.: FT All Share Index Japan: Tokyo New Index

International portfolio managers still seem cheerful about the outlook for the world's stockmarkets' said The Economist, 14-20 January 1984.

It isn't hard to see why. Recovery gains pace CBI Survey Shows' Financial Times, 1 February 1984.

Japan's trade surplus triples last year, may 'rise further' Wall Street Journal, 14 January 1984.

Many economists believe that the (US) Commerce Department's preliminary estimate for an annual growth rate of 4.5% in October - December 1983 was too modest. Economist, 14-20 January 1984.

The growing certainty that we can look forward to an extended period of economic growth has helped sustain the spectacular rises on the UK, US and Japanese stockmarkets.

Following the recession, many companies worldwide are strongly placed to become major earnings beneficiaries from the gathering momentum of the world recovery. It is the early identification of individual companies across the whole spectrum of business which is

initial offer price, and we are developing the portfolio so as to continue the success.

The Fund aims to provide capital growth from a professionally managed portfolio exclusively invested in recovery situations on an international basis.

COVERING THE WORLD
Kleinwort Benson is Britain's biggest merchant bank. With over 80 years experience of international investment management and offices in New York, Tokyo, Hong Kong, Geneva, Bremen, Brussels and the Channel Islands as well as branches or offices in Singapore, Chicago, Los Angeles, Paris and Melbourne, we are well equipped to handle the £3 billion we have currently under management.

HOW TO INVEST
Complete the coupon below and return it to the Managers, or apply through your stockbroker or other professional adviser. Remember the price of units, and the income from them may go down as well as up.

Current Portfolio Distribution
of paramount importance to the success of such a fund.

UP 13% IN 3 MONTHS
Launched only in October last year, the Kleinwort Benson International Recovery Fund has already risen by 13% over its

KLEINWORT BENSON INTERNATIONAL RECOVERY FUND

GENERAL INFORMATION
A contract note showing the amount due will be sent immediately on receipt of your application. A unit certificate will be sent to you within 28 days.

CHARGES: Initial service charge 5 1/4% deduction from the price of the units and on annual service charge of 1% plus VAT of the value of the fund is deducted from the income of the Trust. The Trust Deed permits a maximum annual charge of 1% on the Fund's gross income. The maximum permitted annual charge under the terms of the Trust Deed is 1% (plus VAT). Commutation will be paid to qualified account holders on request.

Yield and Prices: current estimated gross yield 2.50% p.a. Unit offer price at 9.2nd was 54.9p. Prices are calculated daily and both price and yield are quoted in the Financial Times and other national press.

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To: Kleinwort Benson Unit Managers Limited, 20 Fenchurch Street, London EC3P 3DB. Tel: 01-623 8000.

I wish to purchase units to the value of £_____ (minimum investment £1,000) in the Kleinwort Benson International Recovery Fund at the offer price ruling on receipt of this application. Do not send money now. A contract note showing the amount due will be sent immediately.

☐ tick box for reinvestment of income. I am over 18.

Surname (Mr/Mrs/Miss) _____
(Block capitals please)
First Names _____
Address _____
City _____
Postcode _____
Signature _____
Date _____

Units apply only to units and apply to units and addresses separately.

WINTER OLYMPIC GAMES: THREE SIXES FOR BRITISH COUPLE

Downhill is blown off course by snowstorm

Sarajevo, (Reuters) - High winds and bad visibility yesterday forced the postponement of the Olympic men's downhill for the second time in 24 hours. The bad weather also forced the cancellation of practice for the women's downhill event which is scheduled for today and threatened to bring chaos to the skiing schedule.

The organizers of the men's race said winds swept Mount Bjelasica at 120 mph and, with snow and mist blanketing the slope and causing poor visibility, any chance of competition was ruled out. The forecast is heavy snow over the weekend.

The men's race jury will decide today whether it will be possible to stage a practice which Games regulations stipulate must precede competition following two blank days. The men's race has been rescheduled for tomorrow.

The women's downhill could still be held this afternoon if it is possible to practice in the morning.

Heavy snowfalls also delayed the start of the men's and women's 500 metres speed skating events at Zetra.

Dusan Sencar, head of the men's race committee, said the downhill might be put back to February 19, the last day of the games. Postponements are a familiar problem on the World Cup circuit, but they have occurred only twice previously in the Olympics - in Squaw Valley in 1960 and Grenoble in 1968, when the favourites were beaten each time.

Karl Schranz, Austria's former world champion, thinks the experienced men, such as the 1976 Olympic gold medal winner, Franz Klammer, and Swiss triple World Cup winner, Peter Mueller, might now have the edge over lesser competitors such as Bill Johnson of the United States and Pirmin Zurbriggen, of Switzerland.

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Torvill and Dean scale new heights with waltz

From John Hemmsey, Sarajevo



Is there, one begins to wonder, any limit to the potential of Jayne Torvill and Christopher Dean as they move from one apparently unscalable peak to another yet higher? They won the Olympic ice dance compulsory in the Zetra Stadium yesterday by a paralysing margin from Natalya Bestemianova and Andrei Bukin, of the Soviet Union, with Judy Blumberg and Michael Seibert, of the United States, third.

They squeezed three full marks of 6.0 from the nine judges for their Westminster Waltz which forms yet another landmark in a glittering career.

The British couple began the season with two particular ambitions - an Olympic gold medal, of course, and a six in a compulsory dance. They broke one barrier with a maximum mark for their rumba during the British championship at Nottingham in November. But this new achievement was much more satisfying in front of an international audience. The second barrier has to be tackled with the Bolero free dance on Tuesday.

"Obviously, we're thrilled," Miss Torvill said afterwards. "It is unbelievable. We knew we'd skated well but we really didn't imagine getting three sixes. We skated the Westminster Waltz well in the European in Budapest last month but we felt this was a little bit better."

As far as records here can show, this is the first time a six has been awarded for the compulsory ice dance at the Olympics. Six came from the British judge, Court Jones, and the others from the Hungarian and Japanese judges.

Jones, then, is the latest citizen to fall - he is not known as the "hanging judge" for nothing. Never before has he awarded a six for any competition. At first sight it may seem strange that he has done so in the rarified atmosphere of the compulsory, but one understands the logic. It is possible to see perfection in a set dance, whereas a six in the OSP or free could be open to humiliation by a succeeding couple.

The British couple have a lead of 0.6 points over the Russians and 1.2 over the Americans, since points are now awarded on placements after each of the three elements. The corresponding margins in the OSP are 0.4 and 0.8 and in the free, 1.0 and 2.0.

It can thus be seen that the compulsory represents 30 per cent of the competition, the OSP 20 per cent, and the free 50 per cent. In the event of a tie, the free dance placements are decisive. There is still some way to go, therefore, before we applaud another ice skating gold medal in successive Olympics to set beside those of John Curry and Robin Cousins.

The British champions skated quite beautifully, with superb grace, rhythm and control. The judges were cautious to start with, as they tend to be in every competition, and Bestemianova and Bukin were able to stay in touch, according to one or two judges, in the pas de deux. Two marks of 5.9 were a harbinger of what was to come.

There were seven marks of 5.9 for the second dance, the rumba, and the Russians came second as far as this part of the championship was concerned. In the third dance, Torvill and Dean were drawn to skate near the end of the parade and the stage was set for greater generosity in the marking if the judges were so-minded. One judge, from Italy, preferred the British rumba to the waltz, with 5.9 against 5.8, but that was an



Grace and control: Torvill and Dean cut a fine figure in the compulsory dance.

oddity. Otherwise there were five marks of 5.9 for the waltz. Everything was right for the British couple. Elegantly clad in black, Dean in a velvet with a richness which reduced other blacks to charcoal. And they did not so much make the ice as make an entrance.

They had abandoned their unconventional movements in the pas de deux and the waltz, with the results that Irina Absalamova, the Russian judge, had no cause to quarrel with any possible non-observance of the rules. If she marked Torvill and Dean only 0.1 above Bestemianova and Bukin on all three dances, this was something of a concession for she had placed the British couple second in the waltz in Budapest.

Now their supremacy was complete. For all nine judges had them first on all three dances. The average British mark was 0.34 higher than the Russian - a formidable margin.

Karen Barber and Nicky Slater occupied fifth place, as in last year's world championships with Wendy Sessions and Stephen Williams, of Solihull, 12th.

Yesterday's results

Table with 2 columns: Event and Results. Includes results for Figure Skating (Men's Singles, Women's Singles, Pairs, Ice Dance) and Speed Skating (Men's 500m, 1000m, 1500m, 5000m, 10000m, Women's 500m, 1000m, 1500m, 5000m, 10000m).

Table with 2 columns: Event and Results. Includes results for Ice Hockey (Men's, Women's) and Nordic Skiing (Men's, Women's).

Table with 2 columns: Event and Results. Includes results for Curling (Men's, Women's) and Biathlon (Men's, Women's).

David Miller's Olympic diary

Princess Anne for IOC team?

The arrival here today, snowdrifts permitting, of Princess Anne, the new president of the British Olympic Association, raises speculation on the possibility that she may in due course be invited to become a member of the IOC.

Britain has two members, the elderly Lord Luke, who is a member for life, being elected before 1966, and the recently elected Mary Glen Haig, who has to retire in a few days at the age of 72. Princess Anne would be a valued candidate not merely because of her standing - the IOC ranks are stuffed with nobility - but because of her strong sporting connexions, including participation in 1976, her father's enthusiasm for the Olympics and her evident intention to be an active BOA president.

Much will depend on the international impression made by Charles Palmer, should he be re-elected as BOA chairman in the autumn. The IOC ignored his recommendation by Sir Denis Follows when considering a replacement for the Marquis of Exeter. Another figure favoured as a possible future candidate is Sebastian Coe, a member of the Athletics Commission. The IOC need forthright personalities who can speak their mind: might Princess Anne be willing?

Australian row over contracts resolved

Melbourne (Reuters) - Kim Hughes, Australia's captain, has dismissed speculation that a contract row between players chosen for the forthcoming tour of West Indies and the Australian Cricket Board could have contributed to defeat in the first final of the World Series Cup.

The players sought the deletion of a clause in their contracts seeking a commitment that they would be available to play for Australia next year. Undoubtedly the ACB fear some would be tempted by offers from South Africa. Under a compromise, the players have agreed to be available until March 31, 1985 in return for a guaranteed minimum payment, even if they are injured or not selected.

Graham Yallop has been ruled out owing to injury, of Australia's tour. His place as a middle order batsman will be taken by Dean Jones.

Yallop, aged 31, has not played for Australia since early last month when he injured the medial ligament in his right knee while fielding in a World Series Cup match against West Indies. He has been in prolific form this season and top of Australia's batting averages for the five Tests against Pakistan in which he scored 554 runs in six innings, including a test career best of 368.

West Indies have delayed naming their team to play Australia in the second final of the World Series Cup today because of slight injuries to Lloyd, their captain, and Daniel, one of their fast bowlers.

Lloyd and Daniel were both involved in fielding accidents during a practice at the Melbourne Cricket Ground. Lloyd jarred the finger of his left hand and received treatment from the team physiotherapist. Daniel hurt his left hand.

West Indies will secure the cup if they win, having achieved a nine-wicket victory in Sydney on Wednesday.

Scoreboard

Table with 2 columns: Team and Score. Includes scores for New Zealand vs Australia, England vs Australia, and South Africa vs Australia.

NEW ZEALAND: First innings 71, Second innings 100. AUSTRALIA: First innings 100, Second innings 100.

ENGLAND: First innings 100, Second innings 100. SOUTH AFRICA: First innings 100, Second innings 100.

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England recover their dignity if not quite their stripes

From Derek Hodgson, Auckland

While New Zealand stood by the heroes of Lancaster Park, the first two overs passed as gently as a saraband, Wright and Edgar ambled between wickets while the senior man flicked three runs with little more effort than it needed to strike a match. Perhaps it was this very amiability of the proceedings that fired Willis to roar in on the third over and deliver a ball to a line only the second he had received, that whipped back on him sharply and into his pads, plumb in front of the stumps.

Howarth appeared so confident of this Auckland price that he scorned the white helmet usually worn when facing a steamed-up Willis and a new ball, wearing instead his black national cap, and a treat it was to see, too, who was the last England player to wear a cap on the field?

Howarth, bowling from the Dominion Road end into a stiff crosswind, made the odd ball wobble and swing late although, when he did stray, Wright was quick to punish him, pulling and driving him twice for boundaries. Nevertheless, Howarth, in two spells before lunch, conceded only 15 runs in nine overs, a shrewdly conducted containing exercise.

Howarth had driven Willis twice and pulled Marks, a full toss, to the boundary and the lunch score, 70 for one off 30 overs and the ball starting to wear, was warning of a long hard day ahead for England.

Willis, thinking of the turn of mind, had almost revelled in the luxury of numbers, all five bowlers being used in short spells.

It was Cowan's turn from the Sandringham Road end after the and, as the goods trains thrummed by in the distance, sounding their mournful horns, he persuaded Howarth into a drive at a ball which was a little over the top. Unfortunately for New Zealand's captain, England had Randall at third slip and he took a fast low catch with his usual conjurer's aplomb.

Markus Crowe had not scored before he almost gave Cowan a

BOWLS

Corkill lets Bryant off hook in thrilling finish

By Gordon Allan

David Bryant, who has won the world indoor championship, sponsored by Embassy, three times, reached the semi-final round at Coatbridge yesterday. In a match lasting 26 and just over three hours, he beat David Corkill, of Belfast, 21-20. Today he plays the quarter-final against Nigel Smith, aged 19, from the Glasgow indoor club at Tolworth, Surrey, who beat the Commonwealth Games champion Willie Wood, of Scotland, 21-18.

The finish was the making of the Bryant-Corkill match, which until then was in the hands of a great distinction. Corkill scored the maximum four shots on the first end and with Bryant unable to drop into his best level, led 10-3 and 12-4. As Corkill's Bryant broke an arm playing football. He was the British Isles champion three years ago and will remember yesterday's defeat as long as many of his successes.

Smith's father, also a Surrey player, was in tears at the end of his son's unforeseen victory over Wood. The youngster started playing at the age of nine and won the Andre club's outdoor championship when he was 12. Next month, he plays for England for the first time.

It was touch and go throughout with Wood leading 14-11 after 15 minutes but then losing six shots at the next three ends. Occasionally, Smith's inexperience showed, but he had a useful habit of sealing the winning shot under pressure, and he did not let the odd strokes of adversity shake him.

QUARTER-FINALS: D Bryant (Eng) 21, D Corkill (Ire) 20; N Smith (Eng) 21, W Wood (Sco) 18.

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Leigh's appeal against £1,000 fine is rejected

By Keith Mackillo

Cardiff City should also do well at the turnstiles with the visit of Hull, who are just coming back to their awesome best. Again, the second division club faces a summer of misadventure. Hull's manager, Neil Aspin, said that the club's financial position was not as good as it seemed.

Fulham travel to Whitehaven, and in addition to their natural desire for progress, there will be a firm resolve not to become the only team to be beaten by the hapless Cumbrian club so far this season.

There seem few prospects of surprise or plans to shake up, though Blackpool Borough gave Leeds a tough game in the John Player Trophy, and may have a few shocks in store for Hull Kingston Rovers. Wally Lewis, the highly-priced Australian half-back, plays the last game of his short and expensive stay with Wakefield Trinity in the tie at Halifax, and will be all-out to steer Trinity to victory and prove that the big investment was justified.

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Youngster's absence may worry England

By Athole Still

There are five changes among the 20 members of the two Yorkshire Bank teams, which will compete in Barcelona and Bonn this weekend. However, only the withdrawal of Sarah Hardcastle from the German meeting may deprive England of victory.

The 14-year-old, junior freestyle from Southend Synchroettes would have been one of the favourites for the 400 metres event, but her coach, Mike Higgs, prudently decided that training and schoolwork are more important than picking up medals around Europe.

"Sarah missed five days training on each of her successful trips to Sainsbury and Amersfort recently," he explained.

It has been a particularly good week for Higgs, because his other protégé, Jackie Whitmore, a world championship silver medal winner in 1982, seems finally to have emerged from the depression brought on by combination of personal problems and the understandable blow to her ego by being superseded by her 14-year-old clubmate.

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Medals' table

By Athole Still

Table with 2 columns: Country and Medals. Includes medal counts for Soviet Union, East Germany, West Germany, and others.

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The 14-year-old, junior freestyle from Southend Synchroettes would have been one of the favourites for the 400 metres event.

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Swimming

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Squash

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Leniently-treated Buckbe has the best credentials

By Michael Phillips, Racing Correspondent

With 26 runners standing their ground, this year's Schepes Gold Trophy looks every bit as open as it has always done since its inception at Liverpool in 1963. With Pinch Hitter dropping out yesterday, the weights have gone up automatically by 2lb, leaving Amarach at the top. Only three horses, Persian War, Le Vermondois and Within The Law, have carried 11st or more and won this race which puts the task facing the top weights into perspective.

By selecting Buckbe to continue her winning run, I am banking again on one of those near the foot of the handicap, taking advantage of their light weight. Buckbe was to have been ridden by Colin Brown but he is sidelined, suffering from concussion after a heavy fall at Wincanton on Thursday. However, he was still well enough, although still feeling a bit muzzy, to go racing yesterday as a spectator. Discussing Buckbe's chance he admitted to being disconcerted because he would not have swapped the odds on her for anybody. "I really do think that she will go very close. She has the ideal make up for the race," he said. Her trainer, David Elsworth, can count himself lucky that he has been able to call upon a monkey as experienced as Paul Barton to deputise at the eleventh hour.

Buckbe is a stayer with a turn of foot and capable of acting on the prevailing ground. Her credentials fit the bill for the Schepes, which is invariably run at a tremendous gallop from the start. With only 10st 3lb to carry she should give her backers the good run that her former jockey predicts, provided she reproduces her Cheltenham form at Cheltenham where she outpaced Gay Chance and Alastor O Mayors on the final hill.

Eastern line, who finished fifth that day, is held by Buckbe

on that form, but now that the ground is fairly good, I am more afraid than ever of Secret Ballot, who beat Admiral's Cup, Janus, Sula Bula and Very Promising in the New Year's Day Hurdle at Windsor.

As that result indicates, Secret Ballot is a good horse on his day. But he does have a history of heart trouble and I cannot help wondering whether he will be suited by a hard race of this nature at the age of ten. Against that, he has had plenty of time to recover from Windsor so he ought to be fresh. Sula Bula and Very Promising have both run better in the meantime, Sula Bula winning at Sandown a week ago and Very Promising winning the 1000 Guineas at Newbury and the 1000 Guineas at Newbury and the 1000 Guineas at Newbury.

Cool Decision and Great Light are others who have excelled already at Newbury. Cool Decision appears to have too much weight now. Not so Great Light with only 10st 9lb.

Fredcotter, the sole hope to Ireland, has won the last two runnings of the Sweeps Hurdle at Leopardstown. A four-year-old who will be well suited by the inevitable breakneck gallop, Fredcotter seems certain to make his presence felt. But the ground does not look soft enough for either him or Avondale Princess, who showed signs of returning to form at Sandown last Saturday.

Amarach's limitations were ruthlessly exposed by Gaye Brief at Hereford recently and I question his ability to win with his big weight.

In contrast to the Schepes, the Compton Steeplechase will have only two runners so long as Ashley House and Cavity Hunter both run in the Grand National trial at Catterick which is their trainer Michael Dickinson's preferred choice. However, as those two will be the Gold Cup favourite, Wayward Lad and the Hennessy Cognac Gold Cup winner, Brown Chamberlin, visitors to the Berkshire course will have a treat in store.

If Brown Chamberlin is to ever beat Wayward Lad, this is surely the moment. With seven course victories to his name, he has still never been beaten at Newbury, his happy hunting ground. Furthermore, he will be meeting Wayward Lad on 7lb better terms than when he was beaten five lengths by him at Kempton on Boxing Day.

Brown Chamberlin is said to be so well that he is almost jumping out of his skin whereas Wayward Lad may well not be at his peak following that spell of bad weather in Yorkshire which certainly interrupted Dickinson's training schedule. However, the champion trainer should win the Game Spirit Steeplechase with that exciting front runner The Mighty Mac and he should also be on target at Ayr with Bregawn (2.50) and Badsworth Boy (3.20).

Ashley House will hopefully be seen at his best at Catterick, where John Bunyan is expected to take a deal of beating in the Northern Hunters Steeplechase.

Tulsa Flyer (John Mathias) looks the pick of three British runners in the £3,300 Prix de Bassa over 12 furlongs at Capes-sur-Mer tomorrow. He is joined in the 14-strong field by Jackdaw (Willie Ryan) and Concorde Finch (John Reid).



Childown leading Easter Lee on his way to victory in the Stroud Green Hurdle (Photograph by Ian Stewart)

Francome is reported for fourth offence

By Michael Seely
John Francome continued in the news at Newbury yesterday. The reigning champion jockey drew level with John O'Neill at the head of this season's table by landing a 129-lb double on Aureus and Clutterbuck. However, Francome was also reported to the Disciplinary Committee of the Jockey Club for failing to ride Easter Lee out for second place behind Childown in the Stroud Green Hurdle.

The Newbury stewards had little alternative but to take this action as this was the fourth time that the jockey has been found guilty of the same offence this season. He was fined £75 for taking matters easy on Easter Lee and was ordered to observe against The Mighty Mac on this course in October. £100 for dropping his hands on Lucky Mistake at Newton Abbot. £150 for again relaxing his attention close home on Aureus at Wincanton in November. Francome was also relieved of £75 by the Chepstow stewards for being too hard on Observe when beating Silver Buck in the Rehearsal Chase on October 26.

At the Derby awards press lunch before Christmas Francome dubbed

the stewards as "the cabbage patch kids". The jockey may now be regretting his jest. To be fair, Francome was only trying to give Easter Lee an easy time of it in the last 20 yards after driving the four-year-old hard from the second-last hurdle to try and master Childown. If there had been no previous offences to be considered, a caution would have seemed a fairer punishment.

Childown is now 16-lb favourite for the Triumph Hurdle after his gallant victory. The four-year-old has now won his last three races over hurdles. Once again quick jumping and courage were the hallmarks of Childown's win. "He won't run again before Cheltenham," said Nicky Henderson. "We had plenty of use made of the horse today because of the faster ground, and he should be in his element flogging his way up that steep final climb in heavy going."

The shock result of the afternoon came in the Harwell Chase when Tun Houllbrooke, and Soutella Boy, proved too strong for Mark Perrett and King Ba Ba in a battle from the last fence. Not surprisingly, Soutella Boy started at 50-1

as this was the nine-year-old's first success since winning at Ludlow in March 1981.

The stewards asked Mrs Huelbrook to account for Soutella Boy's improved form, particularly as the winner was carrying 19lb overweight. "They accepted my explanation," said the trainer, "which was that Soutella Boy has had a long history of lung trouble. No one was more astonished by this triumph than the winning jockey. "My heart sank on the way to the post as Soutella Boy was scratching about and taking no interest at all. But in the race he was always enjoying himself and never came off the fence until after jumping the last fence."

Mr Houllbrooke, a 27-year-old Gloucestershire dairy farmer, certainly deserves full marks for determination. He had to shed a stone in weight to ride at 1st 13lb. "I was up helping a cow to calve until 1 o'clock this morning and was out on the farm again at seven. The jockey hopes to celebrate his 28th birthday by riding Soutella Boy in the Kim Muir Challenge Cup at Cheltenham on Saturday. He was delighted by his double, but turning at Francome's

late appearance into the paddock before mounting Clutterbuck. "He wasn't allowed out of the inquiry until the other horses had gone to the start. It's not good enough. They left the owners and me standing about like a bunch of bananas."

On the Schepes Gold front last-minute gambles developed on Amarach, Secret Ballot and Admiral's Cup. Bakers of Janus had a scare when Richard Rowe had a fall on Treva's Way in the first race, but the jockey reported that he should be fit again by this afternoon.

Winter certainly gave encouragement to the chances of Admiral's Cup. "I rode him myself this morning and the horse is very well. He's unbeaten in three appearances at Newbury and won't mind the ground. You always need luck in the Schepes, but given a trouble-free run Admiral's Cup is bound to finish in the first four. Having advised support for Very Promising and Janus when they stood at 12-1 and 20-1, respectively, I now suggest backing Admiral's Cup as well. This latter looks the ideal type for the most competitive handicap of the season and must be the best each-way bet in an open race."

Fairyhouse pointer to Cheltenham challenge

By Our Irish Racing Correspondent

Irish trainers should be in a better position to formulate plans for the Cheltenham National Festival, Drumsnaughton, after today's meeting at Fairyhouse. Three top horses, Ballinacura Lad, Harveysdown and Daring Run are among those declared for the T. W. Dancer Memorial Chase, and two potential Gold Cup candidates, Royal Gold and Drumaligan, appear in the Amberware Handicap Chase. John Crowley, the Cork trainer, has decided whether Ballinacura Lad should contest the Gold Cup at the Sun Alliance Chase, at Cheltenham. The fact that the gold Cup is even being considered in this horse's first season, after today's success, is significant and suggests that he should win handsomely this afternoon.

This view is supported by the handicapper. In the current weightings Ballinacura Lad is only 4lb below Drumaligan, who was handicapped to give 11lb to Harveysdown in next week's Leopardstown Chase. Harveysdown, the winner of a good handicap at Leopardstown in December, now meets Ballinacura Lad at level weights, and will be ridden by the leading amateur, Mr Ted Walsh.

Walsh is replaced on that former post, if erratic hurdler, Daring Run, by Tommy Carmody. In receipt of 6lb Daring Run looks the danger to Ballinacura Lad. The latter's best performance this season, apart from winning the Embassy Chase final, was to beat Royal Gold by a length and a half in the Punctured in November.

Royal Gold badly needed that run and has subsequently failed behind Harveysdown at Leopardstown. At level weights, he will probably turn out again for the National Trial Chase at Punchestown in two weeks time.

Today's Point-to-Points

(1.30) Oxford University Race Club at Kingston House 12.30.

Monday's Advance Going: Nottingham, good, hard, good to soft, Plimsouth soft.

Newbury

[Television: 1.30, 2.40, 3.15]

GOING: Chase, good; hurdles, good to soft

Total: Double 2.40, 3.45, Treble 2.0, 3.15, 4.15

1.30 MINORS' HURDLE (Div 1: 4-y-o: novices: £1,942: 2m 100yds) (12 runners)

101 216 BE ON TIME (S. Palmer) F 11-9 J. Francome
102 217 G. D. S. (S. Palmer) F 11-9 J. Francome
103 218 G. D. S. (S. Palmer) F 11-9 J. Francome
104 219 G. D. S. (S. Palmer) F 11-9 J. Francome
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111 226 G. D. S. (S. Palmer) F 11-9 J. Francome
112 227 G. D. S. (S. Palmer) F 11-9 J. Francome

1.34 Dog Future, 11-4 H. Portevicchio, 6 G. O. Owl, 8 B. On Time, 12 Nestor, 14 S. L. Lige, 16 A. L. Lige, 18 A. L. Lige, 20 A. L. Lige, 22 A. L. Lige, 24 A. L. Lige, 26 A. L. Lige, 28 A. L. Lige, 30 A. L. Lige, 32 A. L. Lige, 34 A. L. Lige, 36 A. L. Lige, 38 A. L. Lige, 40 A. L. Lige, 42 A. L. Lige, 44 A. L. Lige, 46 A. L. Lige, 48 A. L. Lige, 50 A. L. Lige, 52 A. L. Lige, 54 A. L. Lige, 56 A. L. Lige, 58 A. L. Lige, 60 A. L. Lige, 62 A. L. Lige, 64 A. L. Lige, 66 A. L. Lige, 68 A. L. Lige, 70 A. L. Lige, 72 A. L. Lige, 74 A. L. Lige, 76 A. L. Lige, 78 A. L. Lige, 80 A. L. Lige, 82 A. L. Lige, 84 A. L. Lige, 86 A. L. Lige, 88 A. L. Lige, 90 A. L. Lige, 92 A. L. Lige, 94 A. L. Lige, 96 A. L. Lige, 98 A. L. Lige, 100 A. L. Lige, 102 A. L. Lige, 104 A. L. Lige, 106 A. L. Lige, 110 A. L. Lige, 114 A. L. Lige, 118 A. L. Lige, 122 A. L. Lige, 126 A. L. Lige, 130 A. L. Lige, 134 A. L. Lige, 138 A. L. Lige, 142 A. L. Lige, 146 A. L. Lige, 150 A. L. Lige, 154 A. L. Lige, 158 A. L. 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Law Report

February 11 1984

Whether driving disability 'likely'

Bennington v Peter Regina v Swaffham Justices, Ex parte Peter
Before Mr Justice Woolf
Judgment delivered February 7

In determining whether an applicant for a heavy goods vehicle (hgv) driver's licence suffered from a disease or disability "likely to cause the driving by him of a heavy goods vehicle to be a source of danger to the public" so as to disqualify him from holding a licence within rule 4 of the Heavy Goods Vehicle (Drivers) Licence Regulations (SI 1977 No 1309), the word "likely" should be interpreted as meaning something more than a bare possibility but less than probable.

By virtue of section 118(4) of the Road Traffic Act 1972, an hgv driver's licence which would otherwise have expired remained in force pending the disposal by justices of an appeal from a licensing authority's refusal to renew the licence. Section 118(4) did not provide for continuation of the licence pending the disposal of an appeal by case stated by the High Court. Nor did section 118(2) empower the justices to make an order having that effect.

Mr Justice Woolf, sitting in the Queen's Bench Division, so held, allowing Mr Malcolm Hugh Bennington's appeal by case stated against the decision of the Swaffham Justices on August 22, 1983, to dismiss his appeal from Mr Kenneth Peter, the licensing authority for the Eastern Traffic Area on October 28, 1982, who refused to renew Mr Bennington's licence.

His Lordship further granted an application for judicial review by the licensing authority against the justices' order that Mr Bennington's licence should continue in force until the disposal of his appeal by case stated.

Mr Bennington's application for amendment of the case stated was not pursued.

Mr Gareth Williams, QC and Mr Timothy Dutton for Mr Bennington. Mr Simon D. Brown for the licensing authority.

MIR JUSTICE WOOLF said that Mr Bennington had held an hgv driver's licence for 18 years. Such a licence had to be renewed every three years. For the last 16 years he had been an insulin-dependent diabetic.

The licensing authority and the justices on appeal took the view that Mr Bennington should not be granted a further licence on health grounds. Hearing that he intended to appeal against their decision, the justices ordered that his previous licence, which would otherwise have expired, should continue in force pending the outcome of his appeal by case stated.

In so ordering, the justices must have been acting under section 118(2) of the Road Traffic Act 1972. But that subsection, despite its wide wording, clearly did not empower justices to make such an order: see *R v Ipswich Justices, Ex parte Robinson* [1971] 2 QB 340.

A more difficult question was whether the justices needed to make an order.

Section 118(4) of the 1972 Act provided that where the holder of a current licence applied for but was refused a further licence and appealed to justices against the refusal, the existing licence continued in force "until the appeal has been disposed of".

Counsel for Mr Bennington submitted that that meant until the matter had been finally disposed of, for example by way of an appeal by case stated. But, in his Lordship's judgment, if Parliament had intended the subsection to have that effect, it would have used very clear language to do so: compare section 8(3) of the Town and Country Planning Act 1971 and section 64 of the Landlord and Tenant Act 1954.

"Disposed of" in section 118(4) meant disposed of by the justices. The reason for Mr Bennington's appeal was to be found in paragraph 3 of the case stated, namely, "it could not be said that he would not suffer from a hypoglycaemic attack whilst driving a heavy goods vehicle in future". But that did not correctly reflect the requirements of rule 4 of the 1977 Regulations, which provided that an applicant for a licence should not suffer from a disease or disability "likely" to cause his driving to be a source of danger to the public.

"Likely" in that context meant something more than a bare possibility but less than probable. In the circumstances the justices had erred in law by applying the wrong test and the matter would be remitted to them for a decision by the justices which had been disposed of would therefore be revived and the applicant's licence would accordingly continue in force by virtue of section 118(4).

Solicitors: Ward, Gethin & Co, King's Lynn, Treasury Solicitor.

Allowing enough time for sex disputes

Creagh v Speedway Sign Service Ltd

When allowing an appeal from an industrial tribunal's dismissal of a sex discrimination complaint on the ground that there had been an error of law the Employment Appeal Tribunal reminded industrial tribunals of the need to take sufficient time over the hearing of sex discrimination cases.

MR JUSTICE WAITE, sitting with Mr J. Powell and Mr P. Smith, on February 7, said that sex discrimination was a sensitive and complex branch of the law arousing strong feelings.

The Sex Discrimination Act 1975 was a complex statute involving the interplay of broad principles of deemed discrimination with specified categories of permitted exceptions for which there were varying burdens of proof. Any tribunal confronted with a complaint of sex discrimination in an employment context could expect troubled waters ahead.

Keeping a case within reasonable bounds on the one hand and giving each side the fullest opportunity of stating their views of the circumstances on the other, were likely to prove potentially conflicting objectives. It was desirable to achieve a balanced reconciliation between the two objectives.

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Learning how to manage money

Economics should be taught in schools, according to Sir Keith Joseph, the Secretary of State for Education. It should be taught to everyone, not as a subject in its own right but across the curriculum so that children have some idea of what the minister likes to call "the economic facts of life".

Many would share Sir Keith's wish though perhaps not the political gloss which he puts on the teaching of economics. There are signs of a growing awareness of how illiterate we are as a nation when it comes to both economics and politics. To illustrate the point Sir Keith describes how sixformers he meets do not know the answer to the question "Where do jobs come from?"

In the independent schools, which have often pioneered curriculum reform, there is evidence of economics being introduced to boys in the fourth and fifth form and of new and more exciting teaching methods. Westminster School in London is one such institution.

Last autumn a new head of economics was appointed, Daniel Jeffreys, aged 28, who was given the enviable task of restarting the economics department in the way he wanted. He had begun a new course in political economy for 14 and 15-year-olds which carries no examination but attempts to teach young high-fliers how to think like economists.

Mr Jeffreys says that understanding economics is basically about understanding four key concepts: rationality, opportunity cost, marginality and efficiency. This thinking lies behind both his teaching of the 14 and 15-year-olds and those in the sixth form. The latter have a choice of two A levels: economic theory and applied economics or economic theory and economic history.

"Once students within the department have a basic understanding of these key concepts their work is based on developing the depth of their understanding through problem solving," says Mr Jeffreys. "This emphasises upon problem solving means that static descriptive work is rare. Instead each student is encouraged to see his assignments as similar to the kind of work that might be undertaken by a professional economist."

I sat in on the fifth year class, called Upper Shell at Westminster, to observe the new subject and the Jeffreys teaching method. It was a delight to watch. A group of 11 boys (girls do not appear until the sixth form at Westminster) had chosen the option in preference to art, divinity and music.

The subject was opportunity cost. "What is the cost to you of being here today?" Jeffreys began. Replies varied from surrender of leisure time to - with a little prompting - the surrender of alternative subjects.

"You are making a choice," he said. "In order to increase your own satisfaction you need to make choices. Is it important that you make effective choices? Yes, the boys

Lucy Hodges, Education Correspondent, finds economics made interesting in a variety of ways

agreed on that. "You have to think before you spend", piped up one boy. "You have got to think whether something is worth buying," said another. Jeffreys summed it up: "You try to maximise satisfaction at the cheapest price."

The class progressed, by way of a sad story about a man who could not sell the gearbox in his factory had made, to case studies of four 18-year-olds who won £1,000 each and had to decide what to do with the money.

One girl gave up her secretarial job to take a stall in an open-air market and sell the prints, pots and jewelry she made. This had cost her £1,000 but earned her £1,625 in three months.

One boy, an athlete, kept his money under his bed for the day when he would buy an air fare to New York to run in the Big Apple marathon. A second boy invested his money in a building society and made £50 in three months. The fourth - a girl - bought an antique vase for £375 on an informed hunch that it was worth more than that. It was. She sold it at Sotheby's for £700.

The class agreed that the athlete had made a thoroughly bad decision. Asked to choose who made the best economic decision, a few voted for the small-time entrepreneur with her open-air stall and the rest plumped equally for the safe bet in the building society and the enterprising girl with an eye for a vase.

From the personal and every day Jeffreys moved to macro-level economics. An article reproduced from *The Economist* about the vanishing rain forests of Brazil was used to illustrate the opportunity cost of jungle exploitation. The boys pored over an impossible-looking graph. But they seemed to have kept up and to have found the lesson interesting, taking part in lively discussion.

I pointed out one boy in the front row afterwards who had struck me as being particularly quick and perceptive. "Oh, yes, that's Tiny Rowlands's son," came the reply.

Another independent school teaching economics as a non-examination subject is Harrow where Sir Keith Joseph was educated. It runs a course called "Facts of economic life" for sixth formers. Mr Brian Hurl, an economics teacher at the school, explained its value. "We are turning the students into intelligent and informed readers of *The Times*," he said. "Instead of dodging articles by Frances Williams, the economics correspondent, they will actually read her."

But Mr Hurl sounded a note of caution about the difficulty of fitting economics for all into the curriculum. "Something had to be forfeited for it," he said.

Colfe's School in Blackheath, south London, teaches a broad economics course to the 14 to 16-year-old age range with an examination at the end of the two-year course. Mr Vivian Anthony, head of Colfe's, explains that this course is less theoretical than A level and more concerned with current issues such as inflation, unemployment, the banking system, the balance of payments and the problems of British industry.

Only 20 out of about 100 boys at 14 opt for it and there is a pass rate of 76 per cent at O level. The high-fliers are not allowed to choose it. Like Mr Hurl, Mr Anthony said the important question to ask was what people had to give up in order to study economics.

There had been the same problem with computer studies. Classics and history were being crowded out with the advent of computers and economics in schools. A level economics has in fact become a popular subject, ranking about fifth at Charterhouse it is even more popular than that with 130 studying it in the sixth form.

Mr Robert Ingram, head of the economics and politics department at Charterhouse, said he was all in favour of Sir Keith's idea for economics for all in schools. What he would like is a broad O level in the social sciences to give children the tools they would need later as citizens to make decisions about their lives.

He said he was not in favour - and did not believe any self-respecting teacher was in favour - of converting children to any particular political party. "I am in favour of an analysis of how our system of government works, what the parties stand for with no attempt to make out that any party's point of view is any better than any other."

Sir Keith has also said he would like to see the teaching of economic literacy linked to political understanding. But he goes further and spells out the values which he thinks should be taught.

Opening the new Economic Research and Curriculum Unit at London University last month Sir Keith said: "I hope the unit will bear in mind the ultimate simplicities, that there is a link between decentralized ownership and decentralized decision-making which is, after all, what we mean by free enterprise and capitalism and we call freedom."

Not everyone would agree with that. For help with economics teaching teachers would do a lot worse than study the materials produced under the auspices of the Economics Association by Manchester University called *Understanding Economics*. It focuses on economic concepts and issues related to the role of the young person as a consumer, producer and citizen. Pupils are encouraged to reveal and clarify their own personal values in the course in order to develop a clearer understanding of the distinction between facts and values in economic issues.

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Co-educational boarding school (with a few day places) for 10 - 18 year olds. Valuable scholarships, Foundation places (up to full fees) and assisted places available. Details, prospectus and video from The Admissions Secretary.

RATCLIFFE COLLEGE

SYSTEM, LEICESTER LE7 8SH
Telephone: 050 811 2522
Catholic independent boarding and day school for boys and sixth form girls.
Bishop & Brown and Tutors, Oxford
Principal: C. H. Brown, M.A. (Oxon)
'A' & 'O' level EXAMINATIONS
(Also summer vacation)
Individual tuition in all subjects, with particular emphasis on written presentation in exam conditions.
Applications 20c booklet for boys in term Prospectus 20c Wombourne Rd., Oxford.
Tel: (0865) 96311 and 513768

HAWLEY PLACE SCHOOL

Blackwater, Cambridgeshire, Surrey
Cambridge 32028
Independent day school for girls aged 11-16 G.C.E. 'O' level and C.S.E. Courses offered. Entrance Exam for first year admission on 4th February 1984. Bursaries awarded. Apply for prospectus.

OVERBROOK'S ST JOHN'S COLLEGE, DUNFORD

40 and 41 LEVELS
Independent day school for boys aged 11-18. Full range of A level and O level subjects. Small group tuition with specialist teachers. Fully equipped in house facilities.
Details: Director of Studies, Overbrook's, Allard St., Dunford. Tel: 0855 724501.

Preparatory and Public Schools

St Bede's School

Duke's Drive, Eastbourne, East Sussex, BN20 7XL
Tel: (0323) 34222

Co-Educational Preparatory School
300 Pupils - 40 Teachers
Age range - 8-13

Average number of pupils per class 16. Boarding and Day Fees (per term): Boarding £1,080, Day £700.

SCHOLARSHIPS & BURSARIES Examination

on Saturday, 5th May, 1984, for academic, music, sport and art awards for boys and girls aged 9, 10 and 11.

For further details and Prospectus please write to The Headmaster.

ST CHRISTOPHER SCHOOL Leitchworth, Herts

(450 pupils, boarding and day)

offers a complete scheme of education for boys and girls between 2½ and 19 years (Boarders from age 7) with:
• an emphasis on the needs of the individual child with education seen in a widening perspective
• small classes, specialist staff and a wide range of courses in languages, arts, sciences and practical subjects
• an excellent record of entry to universities (including regularly to Oxbridge) and to vocational training
• exceptional facilities for drama, music and the creative arts (new theatre opened 1982)
• a friendly informal caring atmosphere in co-educational boarding houses
• vegetarian whole food diet and an emphasis on humane values and
• realistic involvement of pupils in school government, community service and challenging outdoor activities
• an attractive campus on the edge of the First Garden City, one mile from the A1 and 30 mins from Kings Cross

Admission may be considered at any stage up to the age of 13 and for direct entry to the Sixth Form Interviews now being held for September entry

Prospectus from the Head, Colin Reid, MA Telephone: Leitchworth (04826) 79301

FARRINGTONS SCHOOL Chislehurst, Kent 01-467 5586

ENTRANCE EXAMINATION

The test entrance into the Senior School for girls whose birthdays fall between 1.8.72 and 31.8.73 will be held at Farringtons Senior School on the morning of Tuesday 21st February, 1984. Arrangements can also be made for the test to be taken at a girl's own school. Two Music Scholarships are offered to girls entering the School at 11+.
Applications from other age groups can also be considered subject to the availability of places. Please contact the Headmistress's Secretary for further details.

13-1/38

ST VEDAST INDEPENDENT SCHOOL FOR BOYS

Headmaster: Mr. Julian Capper MA Cantab

We offer a course in secondary education for boys who join us after their primary or preparatory schooling. We prepare them for 'O' and 'A' level examinations and for University entrance. We seek to inspire in the boys the courage to defend what is true against what is false; to strive for what is excellent beyond what is second-rate and to value virtue above self-interest.

Prospectus on request
ST VEDAST INDEPENDENT SCHOOL FOR BOYS
23 West Heath Road, Hampstead, NW3 Telephone: 01-455 2405

ST. JOHN'S SCHOOL LEATHERHEAD

(Founded in 1851)

An independent Public School in membership of the Headmasters' Conference.
450 boys - half boarding, half day.
Entrance scholarships by examination in May.
At least eight academic awards ranging from £2,200 to £1,000 p.a. and three music awards from £1,500 to £1,000 with free instrument tuition. Many bursaries available for sons of clergy.
Assisted places at 13+ and 15+.
For prospectus and further details apply to:
The Headmaster
St. John's School
Leatherhead, Surrey KT20 8SP
Tel: Leatherhead 572021

Applications are invited for the position of BURSAR OF DULWICH COLLEGE PREPARATORY SCHOOL, (London SE21)

The Appointment will take effect during the summer 1984. It is a promotional and non-teaching post. Applicants should have administrative experience, not necessarily in school. Particulars and application forms from:
The Headmaster, 42 Alkenny Park, Dulwich, SE21 7AA.
Completed forms must be returned by 29th February.

PUBLIC APPOINTMENTS

appear each

THURSDAY

For further information telephone Stanley Marek on

01-837 1234

extension 7593

Computer age gives Johanna hope for future

By Thomson Prentice

A kiss for her mother communicates Johanna Mitchell's thoughts and feelings more meaningfully than words could perhaps ever express. Johanna, aged four, will never be able to say "I love you". Talking, like walking, was permanently denied before she was born.

But to live in the world that awaits her, Johanna, who suffered "catastrophic" brain damage in hospital because of oxygen shortage while in the womb, must learn to communicate.

She cannot speak and has little control of her arms and legs, but in awarding her £220,760 damages for negligence last Wednesday, Mr Justice Kenneth Jones said in the High Court that the computer might help that vital communication.

It will, although progress will be agonisingly slow. For a child who may never be able to grasp a pencil, understanding even the basic layout of a simplified computer keyboard is a huge challenge to herself, parents and teachers.

But Johanna has begun. Every day she is taken across the Surrey countryside from her home in Leatherhead to the White Lodge Centre at Chertsey, a charity-funded specialist school, staffed by a wide range of therapists.

They, with the help at home of her mother, Mrs Joyce Mitchell, aged 27, have taught her that to clap her hands means "please" and that two taps on her chest with her feet means "sorry". The computer might, one day, teach her to spell her name.

aid," stressed Dr Janet Larcher, who designed most of the 40 programs, which depict houses, cars and cats, as well as words and letters. "For the time being, it can be no more than an educational tool."

The screen shows Johanna her name writ large. A touch-sensitive keyboard contains the same letters. If she could reach out and touch, the letters would appear below her name. In the wrong order, they are accompanied by a cross. If correct, they win a congratulatory tick.

In the meantime, just recognising that it is her name is a minor triumph. Despite her handicaps, Johanna is of at least normal intelligence. She is bright, mischievous, and most of all aware; and that will hurt.

Mr Justice Jones said: "Her intelligence is such that she will be aware of her disabilities and contrast her position with other, normal people."

Johanna has used the system of Bliss Symbolics, invented by the Austrian Charles Bliss and introduced in Britain in 1976, to learn the meaning of 39 symbols on a chart. She can point to the sign for mummy, or daddy, or school.

Mrs Judy Chisholm, communication therapist at White Lodge, said: "We are trying to offer children like Johanna some means of making sense of the world they live in. The computer may help, but no-one should mistake it for a miracle."

The principal, Mrs Carol Myer, said: "Nobody yet knows Johanna's potential. Our task and our target is to help her reach towards it."



From a happy Johanna - a kiss for mother at their home. Photographs: Chris Harris



Future by the fingertips: A computer challenge and a piano toy which helps to link thought and action.

Royal Navy flies 400 from Beirut

Continued from page 1

Occasional shell bursts could be heard from the port area as the city as the British helicopter queue in front of the Embassy boarding the helicopters in groups of 20 under the order of a naval lieutenant.

At the time, almost 300 yards further down the coast, were being airlifted to Beirut in US Chinook helicopters which flew the evacuees to Sixth Fleet ships offshore.

The British took their own passengers from the Beirut airport in a separate fleet of helicopters while the Greek ferry Sol Georgias put into Jounieh harbour 12 miles north of Beirut to collect British evacuees from the eastern sector of the city.

Nevertheless, as many as 900 British residents are believed to have decided to stay on in Lebanon. The operation took almost all day and the only shot fired in the area - of an evacuation came when a Druze gunman accidentally fired his pistol into the ground near the British Embassy.

It was nonetheless extraordinary that the Druze should have so faithfully protected the evacuation throughout the day. After being shelled in their mountains on Thursday, Phalangist guns and bombers overnight by a US destroyer and then bombed by Israeli jets yesterday, the Druze militia leadership still decided to stand by the promise to guard the evacuees.

"I don't like doing this" one gunman said, "but my boss Walid Jumblatt said I must protect the Americans and the British."

Lebanon crisis, page 5

THE TIMES INFORMATION SERVICE

Today's events

Royal engagements
The Princess of Wales attends a gala performance of *Carmina* by the London City Ballet in Oslo; departs Heathrow South, 10.55.
Princess Anne, President of the British Olympic Association, attends the fourteenth Olympic Winter Games at Sarajevo, Yugoslavia; departs RAF Lyneham, 11.35.

New exhibitions

Images in a studio by Bohuslav Berlow; Lancaster City Museum, Market Square, Lancaster; Mon to Fri 10 to 5, Sat 10 to 5 (until March 10).
The Nude: drawings by British artists over the past 140 years; Usher Gallery, Lincoln Road, Lincoln; Mon to Sat 10 to 5.30, Sun 2.30 to 5 (until March 11).
Turban: textiles, pots and paintings; Walsall Museum and Art Gallery, Central Library, Lichfield Street, Walsall; Mon to Fri 10 to 6, Sat 10 to 4.45 (until March 11).
Sculpture's Dance: Broad Street, Hanley, Stoke-on-Trent; Mon to Sat 10.30 to 5, Wed to 8 (until March 10).

Photographs, pen and ink illustrations and paintings by Stuart Roy; Chelmsford and Essex Museum, Oaklands Park, Moulsham Street, Chelmsford; Mon to Sat 10 to 5, Sun 2 to 5 (until March 25).
Action in sport: paintings and drawings by Simon Palmer; Holbe Pictures, 2 Salisbury Road, Moseley, Birmingham; Mon to Sat 9.30 to 6 (until March 7).

New London exhibitions
Korean embroideries; Room 98, Victoria and Albert Museum, Cromwell Road, SW7; Mon to Sat 10 to 5.50, Sun 2.30 to 5.50, closed Fri (until April 15).
Deborah von Greyerz-Monroe, prints and works on paper; Pat Schervier, prints; two exhibitions at the Woodlands Art Gallery, 90 Mycenae Road, Blackheath, SE5; Mon to Fri 10 to 7.30, Sat 10 to 6 (until March 7).

Music
Concert by Amsterdam Looki Stardust Quartet, Stamford Arts Centre, Stamford, 8.
Concert by the North Gloucestershire Youth Choir, Cirencester Parish Church, Cirencester, 7.30.
Violin recital by Kim Sjogren, St James's Church, Chipping Campden, Gloucestershire, 7.30.
Concert by the English Chamber Orchestra with Murray Perahia (piano), Turner Sims Concert Hall, Southampton University, 8.
Concert by St John's College, Cambridge Musical Society; Senate House, Cambridge, 8.30.

Tomorrow

Music
Concert by the Amsterdam Looki Stardust Quartet, The Regent Centre, High Street, Christchurch, Dorset, 7.30.
Recital by Gothic Voices; Peter Morrison Recital Room, Little Besslow Hills, Besslow Lane, Hitchin, 8.
Viennese evening with the Bournemouth Symphony Orchestra; Pavilion, Sandown, 3.

New exhibitions

Warp, weft and twine: varied approaches to weaving; Usher Gallery, Lincoln Road, Lincoln; Mon to Sat 10 to 5.30, Sun 2.30 to 5 (until March 11).

In the garden

If you intend to buy bulbs, corms or tubers for summer flowering order them now before supplies run out. If you normally buy them at a local shop or garden centre, still buy them now, before they deteriorate in ungenial conditions. Keep gladioli corms dry and in a cool room or greenhouse - frost free of course - and begonia tubers in moist peat in a fairly warm room or greenhouse. If you have a lot of gladioli, of course, should never be allowed to dry up and shrivel and the sooner they are planted the better.

If you want early gladioli flowers set the corms in trays in a heated room or greenhouse this month to sprout and plant them out in March. The new dwarf large flowered gladioli which need no staking are a real breakthrough - church flower arrangements, please note! If we are lucky enough to have open weather in the next few weeks, rake-scarify lawns to remove dead grass and decaying debris from last summer's mowings. Do it a bit at a time, as raking a lawn is hard work, but it really does tone up the turf. If you plan to sow peas, broad beans and lettuce soon and you have clothes, set these in place now to allow the soil to dry out a bit and warm up ready for sowing in a couple of weeks time.

The pound

Bank of England
Bank of Australia
Bank of Austria
Bank of Belgium
Bank of Canada
Bank of Denmark
Bank of France
Bank of Germany
Bank of Greece
Bank of Hong Kong
Bank of Ireland
Bank of Italy
Bank of Japan
Bank of Netherlands
Bank of Norway
Bank of Portugal
Bank of Spain
Bank of Sweden
Bank of Switzerland
Bank of USA
Bank of Yugoslavia

Rates for small denomination bank notes only, as applied by the Bank of England to travellers' cheques and other foreign currency.

Retail Price Index: 342.8
London: The FT Index closed up 4.1 at 805.4.

Roads

Wales and West: A35: Roadworks at Loughborough, Devon, between Axminster and Honiton; temporary traffic signals at Bow Bridge, A40: Roadworks at Raglan, Gwent, on road to Michelgrove and Monmouth; temporary traffic signals in operation 24 hours a day.
A377: Roadworks at Bonhay (Barnstaple) Road, Exeter; temporary traffic signals.

Midlands and East Anglia: A47: Roundabout construction at Great Yarmouth. A52: Roadworks at Muston Bend, Leicester; single lane traffic, temporary signals. A45: Roadworks at Fosse crossing, Warwickshire, between Coventry and Daventry.

North: A69: Remedial work to Waskerley Bridge, Wolsingham, co Durham; traffic lights. A628: Improvement work to the Thurlston river bridge, single lane traffic controlled by traffic signals. A691/A692: Roadworks (stage one) at Leadgate bypass, co Durham.

South: A2739: Gantry foundation work south of Clydesdale, inside lane closed, A956: Construction of a roundabout on Wellington Road, Aberdeen, at South Esplanade; work required. A87: Rock scaling work periodically halt traffic for up to 10 minutes between Shield Bridge and Cluanie, Ross and Cromarty; traffic reduced to single lane, controlled by lights.

Information supplied by the AA

Lighting-up times

TODAY
London 5.37 pm to 5.55 am
Bristol 5.47 pm to 7.17 am
Manchester 5.47 pm to 7.17 am
Penzance 6.2 pm to 7.10 am
TOMORROW
London 5.38 pm to 5.50 am
Bristol 5.48 pm to 7.18 am
Manchester 5.48 pm to 7.18 am
Penzance 6.4 pm to 7.8 am

Anniversaries

TODAY: Birth: William Henry Fox Talbot, pioneer of photography; Laycock Abbey, Wiltshire, 1800; Thomas Alva Edison, inventor of the phonograph and other electrical innovations, Milan, Ohio, 1847.
Deaths: Howard Chandler Christy, sculptor, Kingston, Jamaica, 1931; John Buchan, 1st Baron Tweedsmuir, statesman, governor-general of Canada, 1935-40, and novelist, Montreal, 1940.

TOMORROW: Births: Thomas Campbell, composer and poet, London, 1767; George Hadley, physicist and meteorologist, London, 1685; Charles Darwin, Shrewsbury, 1809; Abraham Lincoln, sixteenth president of the United States (1861-65), Hodgenville, Kentucky, 1809; George Bernard Shaw, novelist, Portsmouth, 1858; Max Beckmann, expressionist painter, Leipzig, 1884.

Deaths: Lady Jane Grey, executed, London, 1554; Immanuel Kant, philosopher, Königsberg, Prussia (Kalininingrad, Soviet Union), 1804; Sir Astley Cooper, surgeon, London, 1841; Little Langtry, Monie Carlo, 1929.

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Weather

With anticyclones centred to the S and E, pressure will continue high over the British Isles

Gam to midnight

London, SE England, East Angles: Mainly dry, rather cloudy at times, some brighter intervals developing; wind mainly NW, moderate, becoming variable; light; max temp 9 to 10C (48 to 50F).
Wales, central S, W England: Dry, any fog patches clearing slowly, sunny intervals developing; wind variable, light; max temp 9 to 10C (48 to 50F).
E. W. England: Dry, sunny periods; wind variable, light; max temp 9 to 10C (48 to 50F).
Wales, Channel Islands, Lake District, SW England: Mainly dry, sunny intervals, rather cloudy near coasts; wind variable, mainly S or moderate; max temp 8 to 10C (46 to 50F).
Isle of Man, SW Scotland, Glasgow, Central Highlands, Argyll, Northern Ireland: Mainly dry, rather cloudy at times, some brighter intervals; wind S, or SW, light or moderate; max temp 8 to 10C (46 to 50F).
NE. NW Scotland, Orkney, Shetland: Rather cloudy, a little drizzle in places but some brighter intervals; wind S, or SW, light or moderate; max temp 8 to 10C (46 to 50F).
Outlook for tomorrow and Monday: Little change, mainly dry with some sunny intervals and temperatures a little above normal.

SEA PASSAGES: S North Sea, coast of Dover: Wind NW, moderate, veering N; light; sea slight, English Channel (E) Wind variable, light; sea smooth. St George's Channel: Wind variable, mainly SW, light; sea slight, Irish Sea: Wind SW, light or moderate, sea slight.

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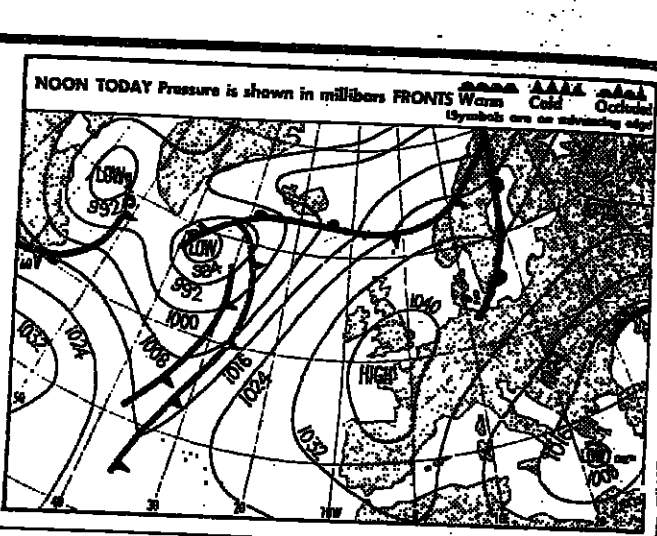
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High tides

TODAY
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Aberdeen 7.45
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Cardiff 7.19
Dover 7.19
Falmouth 7.19
Glasgow 7.19
Hull 7.19
Liverpool 7.19
London 7.19
Manchester 7.19
Penzance 7.19
Portsmouth 7.19
Sheerness 7.19
Southampton 7.19
Swansea 7.19
Tees 7.19
Wolverhampton 7.19

TOMORROW
London Bridge 8.30
Aberdeen 8.30
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Cardiff 8.30
Dover 8.30
Falmouth 8.30
Glasgow 8.30
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Sheerness 8.30
Southampton 8.30
Swansea 8.30
Tees 8.30
Wolverhampton 8.30

Sea passages: S North Sea, coast of Dover: Wind NW, moderate, veering N; light; sea slight, English Channel (E) Wind variable, light; sea smooth. St George's Channel: Wind variable, mainly SW, light; sea slight, Irish Sea: Wind SW, light or moderate, sea slight.

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